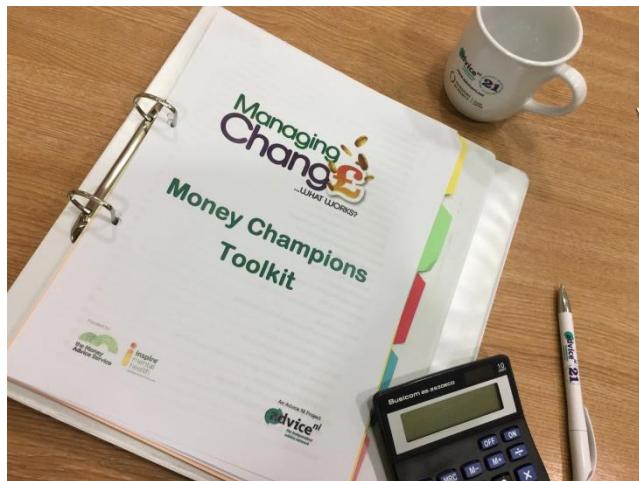


Managing Change £

...WHAT WORKS?



What Works Fund Project 244b

PROJECT EVALUATION REPORT

27 April 2018

An Advice NI Project



Funded by



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1. Executive Summary

1 a. Context for Managing Chang£ Project

Managing Chang£ aimed to explore to what extent a financial capability intervention, delivered through a training and referrals process, would positively impact the money management skills, knowledge and behaviours of people with chronic or acute mental health conditions.

The target audience for the project were people aged between 18 to 64 years of age with acute or chronic mental health conditions. Service users who access support through day support services, supported housing, and floating support (schemes) delivered through Inspire Mental Health Services (Inspire) participated in the project.

An intensive programme of financial capability training was provided to service users in Inspire schemes between summer and autumn 2017. Training focused on money management (budgeting, borrowing, saving, using on-line and paper based tools), as well as signposting to free and impartial advice services in the areas of debt and income maximisation (e.g. benefit checks). Overall 114 service users from 15 schemes engaged in the project, 93 service users actually took part in the first (week 1) training session, and 44 service users took part in all training sessions. A total of 82 surveys were completed by Money Champions across the baseline, post training and three-month follow-up surveys.

In addition, three one-day training sessions, covering issues such as signposting, supported self-referrals, and financial capability mentoring were delivered to Inspire Mental Health Support Workers and Volunteers, who took on the role of Money Champion within their scheme. The three training sessions were delivered to 35 participants, including 30 Support Workers and five Volunteers.

1 b. Summary of Evaluation Approach

The evaluation design included an outcome and process evaluation, and limited cost effectiveness analysis. The evaluation captured a range of qualitative and quantitative data through pre-intervention and post-intervention surveys (including a post-training and a three-month follow-up survey), as well as interviews, focus groups, case-studies and observational data.

1 c. Summary of Key Findings

The evaluation found that **Managing Chang£** delivered a positive impact to the levels of stress and anxiety experienced by service users in relation to money issues. The majority of service users continued to worry about their money situation, however, their involvement with the project considerably reduced this anxiety. Service users increased their knowledge about where to access information and their confidence to speak about money issues. Service users felt more confident about managing their money and making appropriate financial decisions. The evaluation showed that the majority of participants used the tools and resources from **Managing Chang£** to improve how they manage their money day-to-day.

The evaluation demonstrated an improvement in the skills and knowledge of Money Champions. Money Champions were more confident speaking with service users regarding money issues or concerns, and felt that they could more easily access resources and signpost to services to address service users' money concerns.

Money Champions have been key to the success of **Managing Chang£**. They provided on-going access to information and support on a day-to-day basis for service users, enabling them to sustain positive behaviours. Almost 70% of service users felt that continuing to be supported by a Money Champion would help them better manage their money. However, the majority of Money Champions reflected that they would need further support from Advice NI and Inspire to continue in this role.

1 d. Methodological Limitations

- Challenge to engage service users and maintain involvement throughout project lifetime
- Challenge to focus specifically on target group of service users aged 18-64
- Challenge to track impact and outcomes through further support or referrals
- Need for longer-term view to measure whether behaviour change is sustained
- Critical need for reasonable adjustments and sensitivity to service user needs
- Research needed to assess the impact of the intervention across the different types of settings for people experiencing chronic or acute mental health conditions

1 e. Summary of Learning and Sharing

It is clear that Managing Change, with an advice, financial capability, and mental health focus, can only be delivered through a partnership-based approach between the advice sector and the mental health support services sector. It will be important to test how this initial pilot project can be further developed through engagement with key partners and stakeholders.

At a wider, strategic level, the experience Advice NI and Inspire have developed through this project could be used to inform future policy and practice aimed at supporting other vulnerable and hard-to-reach groups in relation to money management, financial capability and Welfare Reform.

2. Overview of Project

2 a. Purpose of the Project

Poor mental health can make managing money more difficult and money worries can heighten mental health conditions (Money and Mental Health Policy Institute, June 2016). People with a mental health condition are three times as likely to be in problem debt, and mental health difficulties can make it harder to manage money and engage with financial services. The stress, anxiety and worry of financial difficulty can cause great psychological harm, and can slow recovery from a mental health condition (Richardson, Elliott and Roberts, 2013). Money Advice Service research shows that 52% of clients who had received debt advice from Money Advice Service funded partners also had a mental health condition (Money Advice Service, 2016). Figure 1 outlines the cycle of money and mental health issues (Money and Mental Health Policy Institute, 2017) which can cause ongoing suffering and detriment to individuals.



Figure 1: The cycle of money and mental health problems

This issue has particular significance for Northern Ireland (NI) where mental illness is the single largest cause of ill health and disability. There are higher levels of mental ill health in NI than any other region in the UK. One in five adults, and around 45,000 children, have mental health difficulties at any one time, a 25% higher overall prevalence of mental illness than in England (Northern Ireland Assembly, 2017). NI also has the lowest level of financial capability in the UK (Consumer Council for Northern Ireland, 2014).

A structured approach to support people with mental health difficulties in relation to financial capability and money management is clearly needed in NI. Understanding how this could be achieved is what the ‘Managing Chang£’ project sought to investigate. In 2017, Advice NI was awarded a Money Advice Service ‘What Works Fund’ grant to explore to what extent a financial capability intervention, delivered through a training and referrals process, would positively impact the money management skills, knowledge and behaviours of people with chronic or acute mental health conditions.

Participant Groups

The target audience for the project were people aged 18 to 64, with acute or chronic mental health conditions, who used day support services or lived in supported housing. The intervention was based within Inspire Mental Health (Inspire) Community Wellbeing Centres, and supported housing developments throughout NI, and also included some service users who accessed mental health services in their homes via floating support. Inspire has been active since 1959 and is one of the largest and longest established independent charities focusing on wellbeing services in NI. While target participants had mental health conditions, they did not lack mental capacity.

More widely, the evaluation involved three distinct participant groups:

1. Inspire Mental Health Community Wellbeing service users; those referred to and utilising Inspire support services.
2. Inspire Mental Health Support Workers; staff employed in Inspire schemes across NI to support service users.
3. Inspire Mental Health Volunteer Money Champions; people who previously or currently use Inspire services and support others in their schemes. Volunteer Money Champions were based in a designated scheme.

Geography / Location of Project

Training was provided for 15 Inspire schemes across seven locations in NI. Where possible, schemes were brought together for training delivery. Inspire head office was used for Belfast training sessions and service users from nine schemes attended. The project had a wide geographical spread with training taking place in all six NI counties.

2 b. Project Intervention

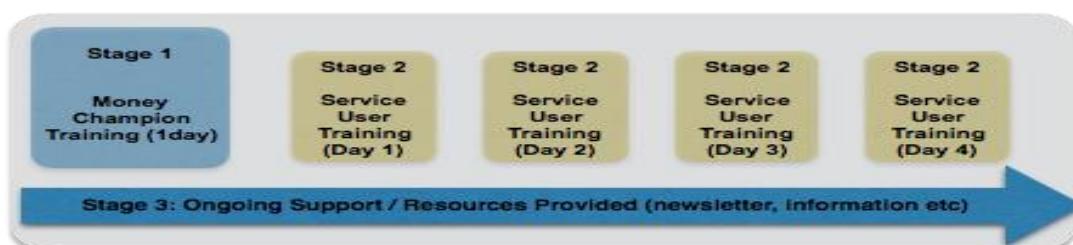


Figure 2: Intervention (training & support) provided by Managing Chang£ Project

- Stage 1: One-day training session covering signposting, supported self-referrals, and financial capability mentoring delivered to Inspire Support Workers and Volunteer Money Champions. The Money Champion role created a designated person based within a scheme who could be approached by service users for guidance following their participation in project training. The Money Champion could encourage service users to put their learning into practice, and support those needing advice to access services.
- Stage 2: An introductory session and a three-week programme of financial capability training provided to service users in Inspire schemes. Four sessions of up to three hours, delivered over four consecutive weeks. Training focused on money management (budgeting, borrowing, saving) using on-line and paper based tools, signposting to free and impartial advice services in the areas of debt and income maximisation (e.g. benefit checks).

Stage 3: Ongoing support for Money Champions throughout the intervention. A toolkit was provided to equip them with information, reference materials, and resources tailored to their locations. This was produced in print and digital format accessible on project pages on Advice NI's website. Advice NI provided Money Champions with access to a Project Coordinator, online resources, and a monthly newsletter with suggested activities and ideas to encourage continued engagement. Certificates for display in centres were provided to Money Champions which enabled Service Users to identify and approach them for support.

Content Sections of Money Champions Toolkit	
1	Budgeting
2	Borrowing wisely
3	Money & Life (family and relationships)
4	Managing Debt
5	Saving
6	Signposting & Supporting self-referrals including; Contact details for all key organisations, advice agencies and support networks

Table 1: Content of Money Champion 'Toolkit'

Theory of Change

Advice NI developed a detailed Theory of Change model for the project linked to the Money Advice Service Outcomes Framework across four key areas: Managing your money well day-to-day; Planning for Life Events; Use of Credit/Debt and Advice/Guidance.

Hypothesis...
<i>"The money management skills, knowledge, and behaviours as well as mental wellbeing of Inspire Community Wellbeing Centre Service users experiencing acute or chronic mental health conditions will be impacted positively following a financial capability intervention (involving training for service users, a supported self - referral process to advice organisations, and training of Inspire Community Wellbeing Centre staff and volunteers). Positive impacts for service users will include increased confidence and self-esteem; decreased anxiety; improved money management behaviours (e.g. increased use of budgeting tools); improved money management knowledge and skills (e.g. understanding their money personality); Increased awareness of advice services (e.g. awareness of free debt advice services); improved indebtedness (e.g. seeking debt advice, use of debt interventions). The intervention will also have a positive impact on Inspire Community Wellbeing Centres, their staff/volunteers and their service delivery (e.g. improving the knowledge /skills /confidence and service provision of staff/volunteers in the areas of money management, signposting and supported self - referral; implementation and operation of a supported self - referral system to advice services; improving service user experience and support through signposting/ supported self - referral to meet needs and provision of money management guidance). In addition the intervention will improve access to and use of advice services by those with acute and chronic mental health conditions." (Extract from Project Evaluation Plan)</i>
Figure 3: 'Managing Chang...What Works?' – Theory of Change Hypothesis

Figure 4 illustrates the model of change, including the range of activities delivered through the intervention and the expected impact or 'change' on service users' and Money Champions' attitudes, knowledge and behaviours in relation to money as a result of the intervention.

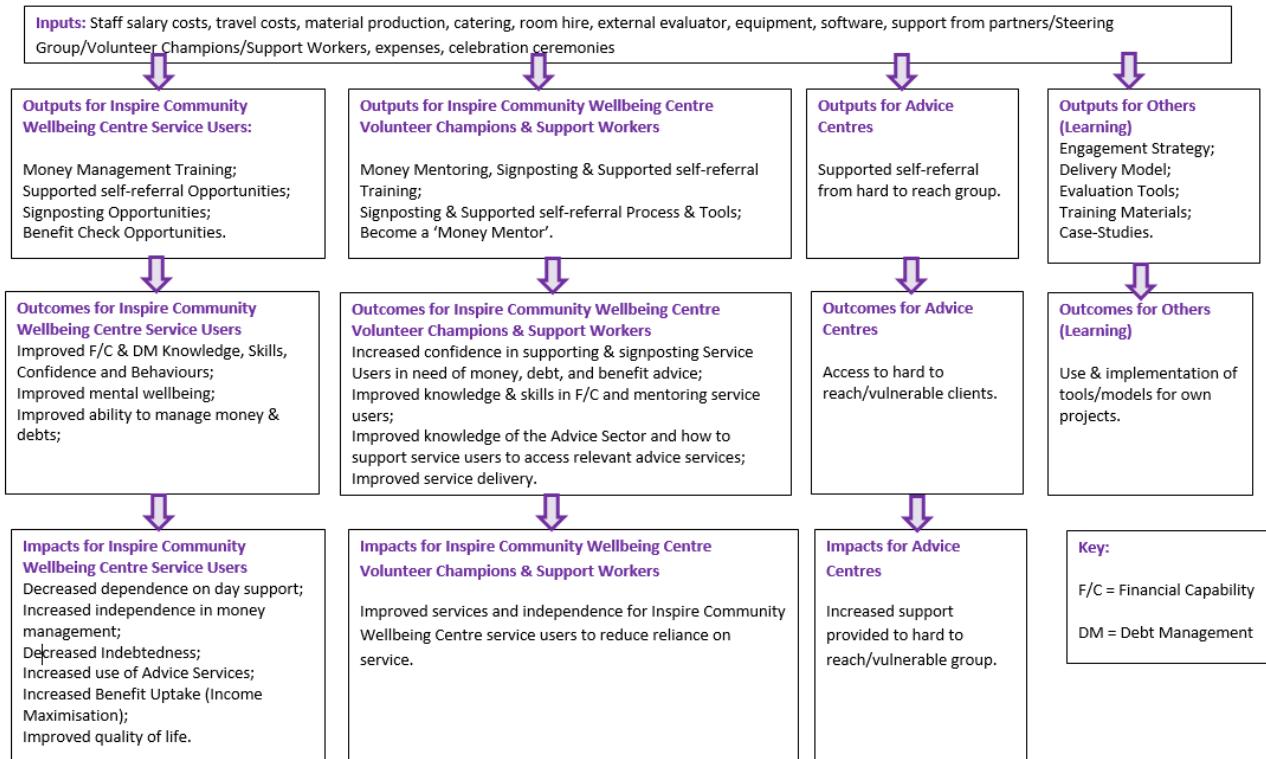


Figure 4: 'Managing Change...What Works?' – Theory of Change Model

3. Overview of the Evaluation Approach

3 a. Project Research Questions

The evaluation aimed to test the research question and sub-questions, to measure the success, or otherwise, of the intervention, and if the desired outcomes in the Theory of Change were achieved.

Research Question: What impact will a financial capability training and referrals intervention have on day centre service users experiencing acute or chronic mental health conditions?
Sub Questions (Key Questions): <ol style="list-style-type: none"> Will the intervention impact on service user mental wellbeing (e.g. confidence, anxiety levels, self-esteem)? If so how? Will the intervention lead to changes in money management behaviours of service users (e.g. changes to money management behaviours such as use of budgeting tools, changes to spending behaviours such as reduced non-essential expenditure, changes to borrowing such as move away from payday loans)? If so what? Will the intervention improve money management knowledge and skills of service users (e.g. understanding of budgeting, borrowing, saving; utilising money management tools (on-line and paper based tools); understanding their money personality and the impacts of this). If so how? Will the intervention impact on indebtedness of service users (e.g. levels of debt, types of debt, debt interventions, use of debt advice services)? If so how? Will the intervention impact on the day support service and its staff/volunteers (e.g. increased knowledge/skills/confidence of staff/volunteers in signposting/referral/money management; improved service delivery e.g. signposting to debt advice, money management guidance; implementation of referral process to debt advice). If so, how? Will the intervention improve awareness of, access to and use of advice services by day centre service users experiencing acute and chronic mental health conditions? If so how?

Table 2: 'Managing Change' - Evaluation Research and Sub-Research Questions

3 b. Type of Evaluation Applied

The evaluation design included outcome and process evaluations, and a limited cost effectiveness analysis to assess value for money. To address the research questions, the evaluation captured a range of qualitative and quantitative data through pre-intervention and post-intervention surveys, as well as interviews, focus groups, case-studies and observational data. It is the first financial capability intervention-based evaluation project with this particular client group and within Community Wellbeing Services in NI, and it is hoped it will encourage further evaluation processes with this client group. Details of how the research questions were mapped against the MAS and FinCap Outcomes Frameworks are provided in Appendix 2. In addition to assessing the impact of the intervention, the evaluation sought to assess the processes and training used in the project. The objectives were to assess the intervention model and identify recommendations for future policy and practice.

3 c. Evaluation Methodology

The evaluation adopted a multi-method and multi-source approach, Appendix 1 outlines the methods used, identifies the purpose of each method, and identifies which methods measure the key research questions, MAS Outcomes, and the Theory of Change outcomes to capture the requirements of the evaluation, fully answer the research question, and ensure quality and confidence in the data and information collated. Collecting data via various methodologies allowed findings to be compared and combined ('triangulated') across each research method, to determine the validity and reliability of results. The methodology required that service users and Money Champions completed a baseline survey before the first training session, a post-survey directly after the final training session, and a follow-up survey three months after the training.

3 d. Changes to Evaluation Approach

Appendix 3 provides a detailed overview of changes to the project approach. Some of these changes impacted on the evaluation approach and these are addressed in Section 7 of this report.

Delivery of the Managing ChangE project coincided with implementation of Welfare Reform in NI, the most significant reforms to Social Security since the inception of the Welfare State. People with mental health conditions in receipt of benefits are likely to be impacted, and this directly affected the anxiety levels of project participants. Although the project was not specifically designed to address Welfare Reform, changes were contextualised in the project by linking the learning about actively managing money to helping participants feel more prepared and less anxious in relation to these coming changes.

4. Key Findings: Outcome/Impact Evaluation

Key Question (1) - Will the intervention impact on service user mental wellbeing (e.g. confidence, anxiety levels, self-esteem)?

4 (1) a. Project Outcomes

The evaluation found that Managing ChangE delivered a positive impact, lowering the level of stress and anxiety experienced by service users in relation to money issues. At the outset, almost 70% of service users worried a 'great deal' or to 'some extent' about their money situation, as is reflected in this comment from one service user, '*[Money] it's not always an easy thing to talk about and we all worry about it*'.

Many service users reported having a challenging relationship with money which often negatively impacted on their mental wellbeing in terms of stress, anxiety, low mood and difficulty sleeping. One service user said, '*I have a mental health disorder that makes filling in forms and finding records in my home very difficult. Huge low self-esteem regarding money management.*'

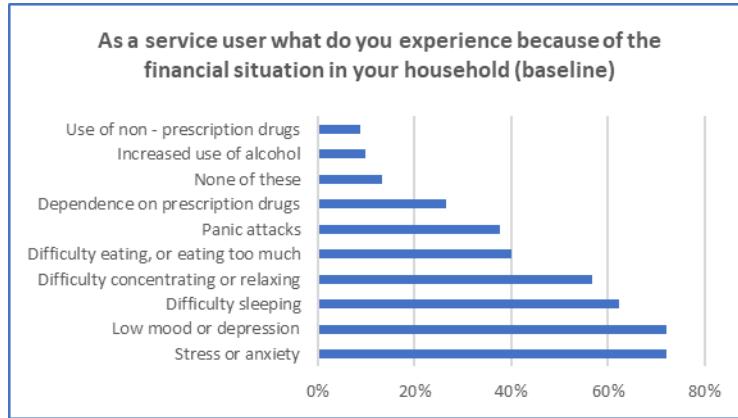


Figure 5: Impact of Money Worries on Service Users

At the outset of the project, 86% of Money Champions agreed that service users worried 'a lot' or 'great deal' about money issues. Service users were concerned about money management issues and debt, with Welfare Reform and the uncertainty about entitlement to benefits their biggest current worry.

Following the training, the majority of service users continued to worry about their money situation, but as Figure 6 demonstrates, the number who 'worry a great deal' or 'to some extent' decreased. It is worth noting that during the three month follow up, the number of service users who worry a 'great deal' about money issues started to increase again. Comments from both Money Champions and service users seem to suggest that much of this anxiety is linked to the roll out of Welfare Reform across NI.

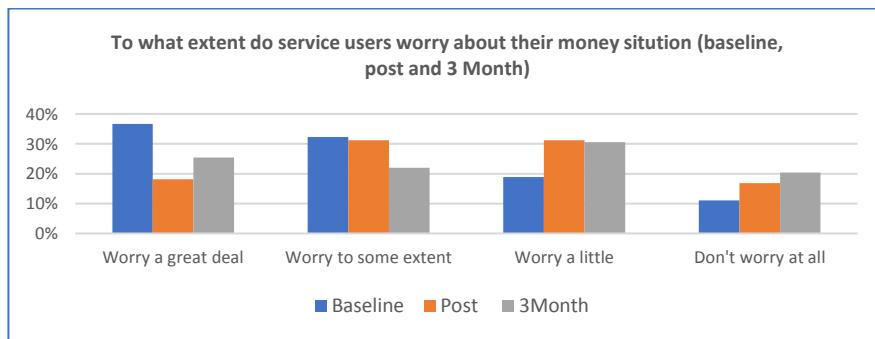


Figure 6: Service Users' worry about money situation

At the start of the project, Money Champions commented that service users generally struggled with money management skills such as budgeting, planning ahead and living within their means. Money Champions reported that the project delivered a positive impact on the level of stress and anxiety service users experienced across a range of money issues such as Welfare Reform, debt and money management.

Figure 7 demonstrates the number of service users who reported experiencing 'high' or 'very high' stress in terms of money management decreased by 17% between the baseline and three-month follow-up survey. In addition, there was an almost 10% reduction reported in the number of service users experiencing 'high' or 'very high' stress in relation to Welfare Reform changes, but with eight out of ten service users still experiencing 'high' or 'very high' stress in relation to Welfare Reform it remains a key area of concern. Comments from Money Champions at the three-month follow-up reflected service users' anxieties in relation to benefits, Personal Independence Payment (PIP) assessment¹, fear of losing benefits and uncertainty regarding changes.

¹ Personal Independence Payment (PIP) is a benefit for people who may need help with daily living activities or getting around because of a long-term illness or disability, it replaces Disability Living Allowance for all working age claimants.

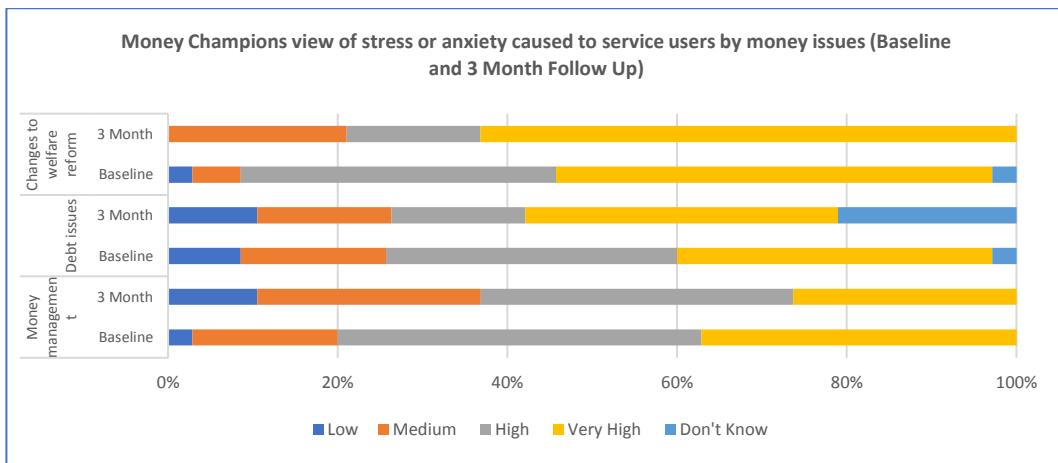


Figure 7: Anxiety or Stress experienced by Service Users

Service users rated the level of stress and anxiety caused to them across a range of money issues at baseline and post training. Issues included managing money, unexpected expenses, Welfare Reform, debt and saving. For all money issues examined, service users reported a positive shift (i.e. a reduction in the number reporting a 'high' level of stress or anxiety following the training). The average reduction in service users reporting a 'high' level of stress across all money issues was 16%. The three issues which demonstrated the greatest reduction in service users stress levels were Welfare Reform (29%), accessing benefits (23%) and being able to save (22%). Despite the reduction in stress reported by service users in relation to Welfare Reform, this remains the main area of concern.

The Short Warwick-Edinburgh Mental Well-being Scale (Health Scotland, 2010) was included in the baseline and three-month follow-up survey. This is a series of seven questions (rated 1-5) which can be used to evaluate projects that aim to improve mental wellbeing. Given the complex nature of mental health conditions faced by service users, it is difficult to associate any changes directly to the project. However, as demonstrated in Figure 8 there was an improvement in reported wellbeing by service users across five of the seven question areas. The average score (out of five) increased from 2.86 to 2.95. '*Feeling close to other people*' and '*thinking clearly*' are two areas that did not report an improvement for service users following involvement with the project. Figure 8 also highlights that service users who attended all training sessions (grey line) experienced a larger positive shift in relation to mental wellbeing than service users who attended one or two sessions.

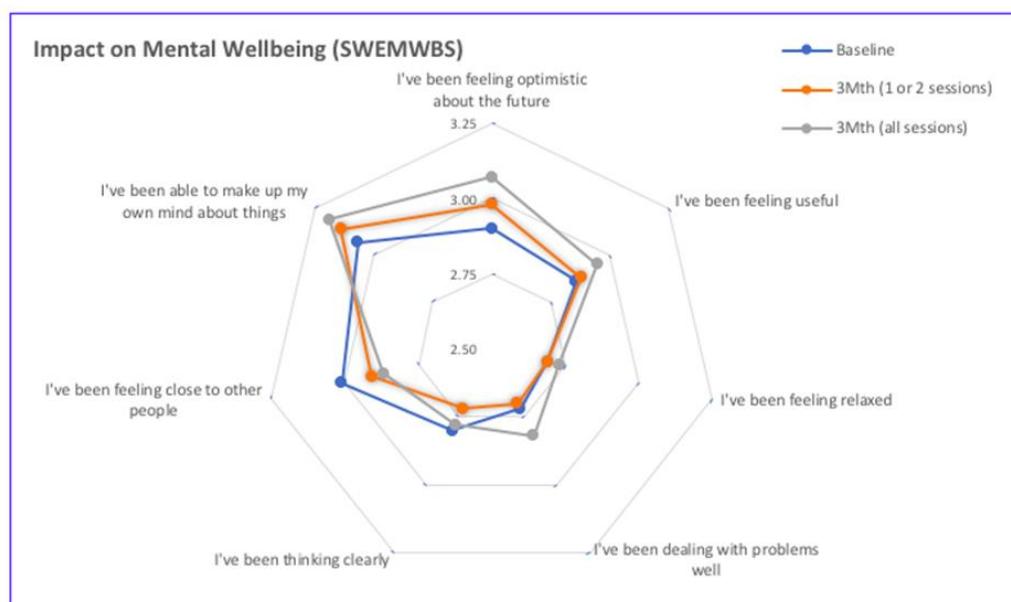


Figure 8: – Impact on Wellbeing (SWEMWBS)

The majority of service users agreed that the training, support and information provided helped them feel more in control and less anxious about a range of money issues. Overall, 75% of service users felt their ability and confidence to manage money was 'a lot' or a 'bit' better.

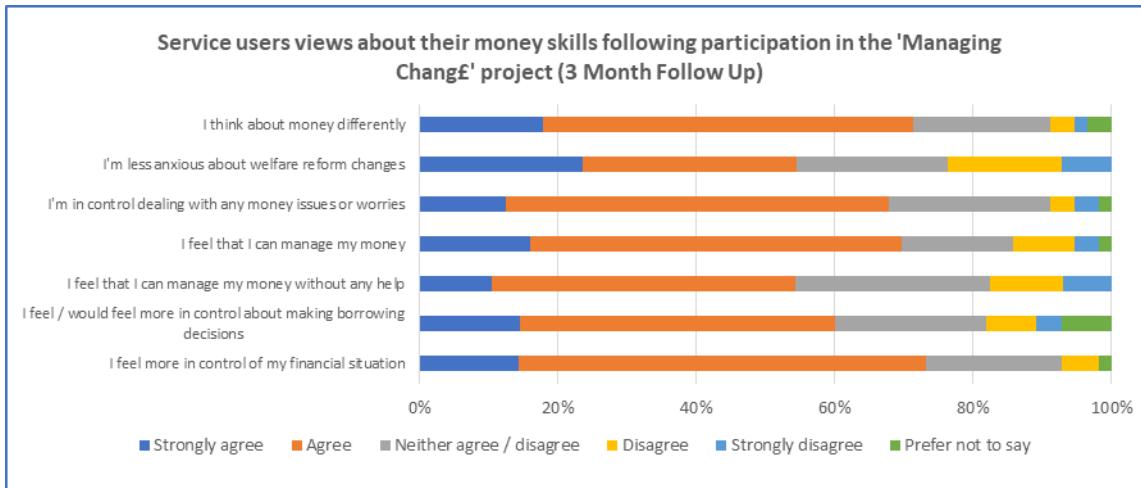


Figure 9: Money Skills of Service Users following Training

In addition to examining the money skills of service users, the project looked at changes in service users' confidence in dealing with money issues without seeking additional help. This relates to the 'proficiency' of service users, whereby increased skills or knowledge is underpinned by increased confidence to take appropriate action in order to sustain positive changes.

Figure 10 reflects that, through their involvement in the project, service users felt more confident in terms of managing their money and making appropriate financial decisions. In particular, the number of service users who reported '*feeling not at all confident*' to cover unforeseen expenses fell by 38%; make decisions about money fell by 29%; and not be confident to budget fell by 18%.

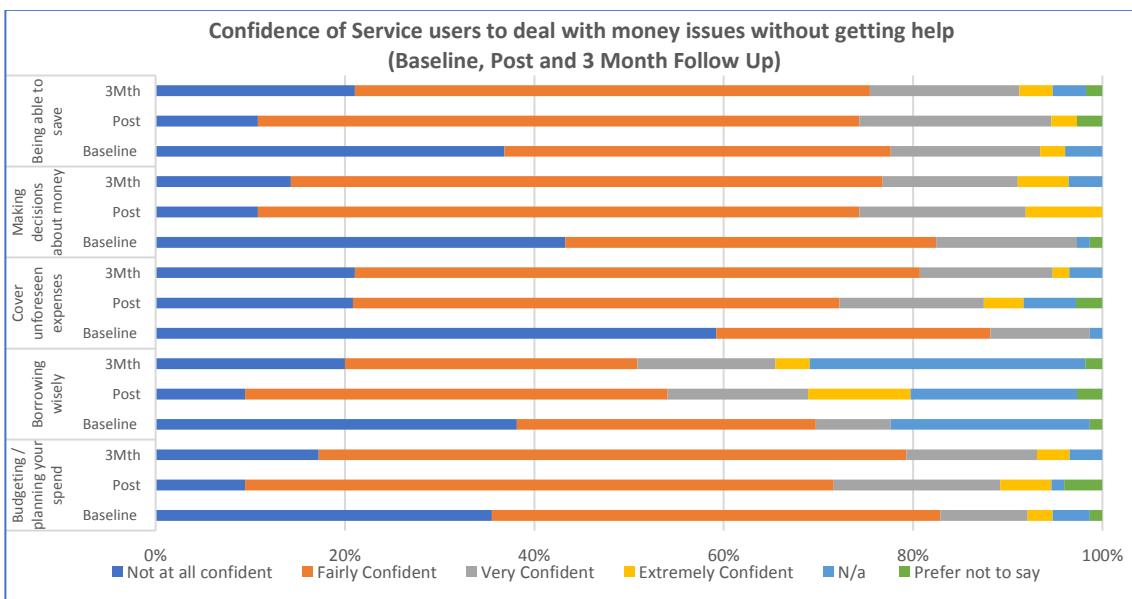


Figure 10: Confidence of Service Users following Training to deal with money issues

Key Question 2 – Will the intervention lead to changes in money management behaviours of service users?

4 (2) a. Project Outcomes

Managing ChangE aimed to support service users to develop positive behaviours in relation to how they managed their money. The data shows that the majority of participants took on new learning and were using the resources from Managing ChangE to improve how they managed their money day to day. Figure 11 demonstrates that there was an increase in service users reporting that that they could manage their money ‘very well’ or ‘OK’ following the project (baseline 63%; post training 91%; three-month 83%), which supports the project Theory of Change. Unsurprisingly, the ‘high point’ in terms of confidence came directly after the final training session with a slight dip when the three month follow-up survey was completed.

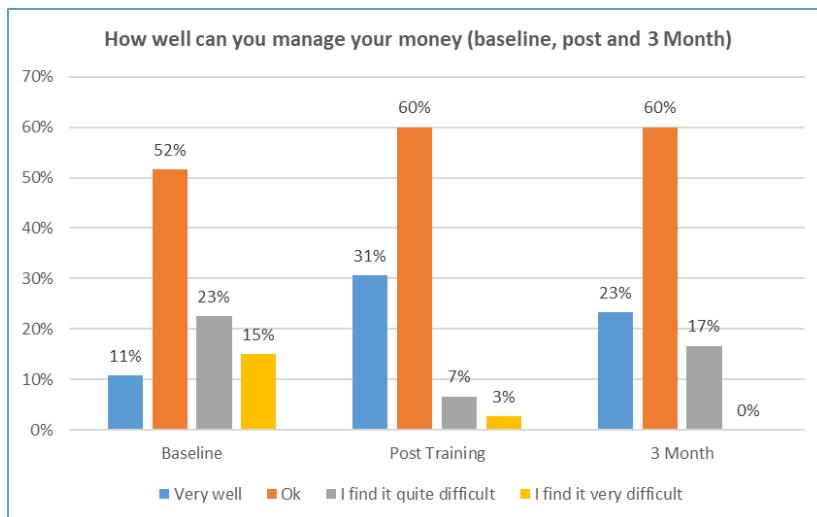


Figure 11: Service Users’ views of Managing Money

There was an overwhelmingly positive response from service users in relation to the training provided. Almost 97% reported that it had helped them become more informed about money issues and how to deal with specific issues or concerns. One service user commented that it was a *‘Really good and worthwhile course to do. Tutor explained everything really well so that I could understand it.’*

Comments from Money Champions reflect that following the training service users were more ‘switched on’ to money issues and more likely to discuss them with others in their scheme. One Money Champion said, *‘A lot of our service users didn’t want to look at money issues, they had no motivation. They often bury their heads in the sand until it’s a crisis – this is where the Managing ChangE project has made a real difference by giving them help and support.’*

During the training, service users were provided with resources, information and tools to help them with managing their money. This included access to support from a Money Champion and signposting to advice organisations. Practical resources in the form of budget planners, spending diaries and personalised affirmation cards were also provided. An average of 44% of service users had used project resources, and a further 26% were planning to; 52% had been supported by a Money Champion and 50% had accessed advice services since taking part in the training. It is encouraging that the majority of service users were continuing to make use of the support structures and resources provided during the training at the three-month follow-up.

However, it is important to understand why 20 - 40% of service users had not used the resources provided through the training. This could have been related to their specific needs or conditions. Given the participant profile, it is expected many will have money issues or worries which could be helped by using the resources, speaking to a Money Champion or contacting advice agencies.

Money Champions offered some insight as to why some service users may have chosen not to engage with support or made use of resources provided. It was highlighted that many service users will choose to ignore money issues or not deal with things until they reach crisis point. A Volunteer Money Champion commented that, *'Despite the help available some (service users) just view themselves as bad with money. This contributes to their low moods, self-esteem and anxiety, making them feel hopeless and down.'*

Developing approaches to engage with service users who are reluctant to make use of support or talk about money issues is an important focus for future work. 'Managing ChangE' aimed to tackle the stigma many service users felt when discussing money issues. It is acknowledged that discussing money issues, problems or worries at an early stage could support service users to take positive steps to address the situation before it reaches a crisis point.

One Money Champion noted, 'People are often embarrassed to say that I've got myself into a bit of bother.' Prior to the intervention, service users were reluctant to talk about money issues. For instance, it was reported that around a third 'never' or 'rarely' talked about issues relating to borrowing money, saving money or managing bills. Feedback from Money Champions at the three-month follow-up suggest the number of service users talking about money issues 'often' or 'occasionally' has increased across a range of money issues (see Figure 12).

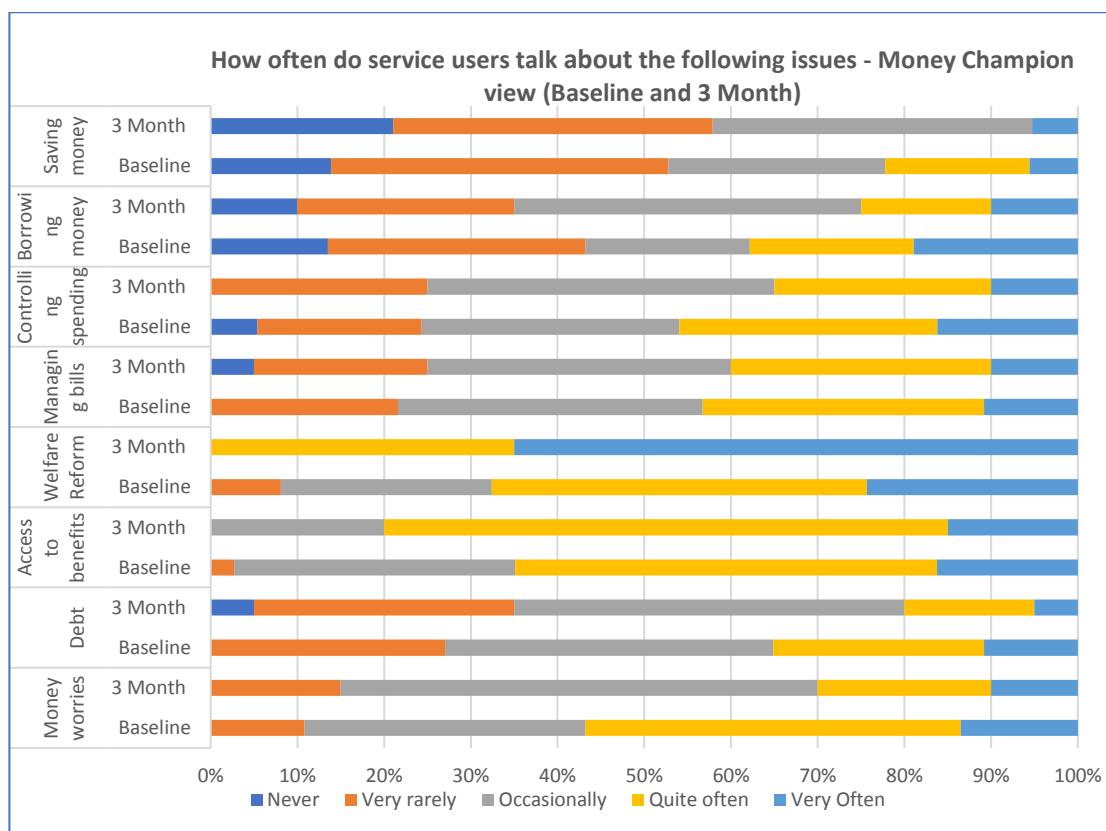


Figure 12 – Willingness of Service Users to talk about Money Issues

In particular, Money Champions highlight that, following the training, service users are much more likely to speak about money worries or issues. In terms of Welfare Reform, all service users now talk about this issue 'quite often' or 'very often'. Prior to the training, close to 10% of service users 'very rarely' discussed this issue and 25% only 'occasionally'. Despite these positive impacts it appears service users remain reluctant to discuss some money issues, especially those which may be considered personal, such as borrowing, saving, or managing money. This could improve as trust builds over time between individual service users and their scheme's Money Champion.

Engagement with Money Champions is changing the financial behaviour of many service users. Access to training, tools and resources, and support from Money Champions had a measurable impact on the financial knowledge and understanding demonstrated by service users. It also made a positive impact on their perceptions of how well they now manage their money, improving their current financial wellbeing and helping them to plan for the longer term.

Key Question -3 - Will the intervention improve money management knowledge and skills of service users (e.g. understanding of budgeting, borrowing, saving; utilising money management tools; understanding their money personality and the impacts of this).

4 (3) a. Project Outcomes

Managing Chang£ delivered a positive impact for service users in relation to their knowledge of money issues. In many cases they felt more empowered to take financial actions which could save them money. Some stated they knew they should be better at tracking their spending, budgeting or comparing deals, but felt they didn't have the tools or skills to do this. As a result of the training they now have the knowledge and feel empowered to take positive action – there were many examples throughout the project of participants' improved abilities in relation to taking control of their spending, such as shopping around for oil, switching energy supplier or saving money on a food shop. This in turn had a positive impact on their mind sets, improving their feelings of confidence in relation to their money management abilities.

Case Study 1: Impact of Managing Chang£ on a Service Users' Financial Wellbeing

I was having trouble with my home heating system which meant I was only able to use an electric heater in one room which was costing a lot of money and not heating the house properly. I mentioned this when I attended the money training for service users in Clarendon. I asked for some advice and also followed up with the Money Champion in our centre to look about getting more help and the heating fixed.

I got some advice and support to contact Bryson Energy and found out about grants and help available to help replace my boiler and lower my energy bills. I applied for the grant and I have already been able to have a new boiler and cylinder installed.

This has made such a positive change in my home life. My flat is now much warmer, my chest problems that were made worse by the cold have improved and overall my mental and physical wellbeing have improved greatly. My bills are much less now and I can budget for my heating every week which means keeping warm and saving money is much easier now.

Figure 13: Case Study 1

These changes had an impact on participants' perceptions of their own abilities and competencies and their current financial wellbeing. If sustained through continued engagement with their Money Champion, these new behaviours could have a significant impact on participants' future financial wellbeing. Having knowledge across a range of money issues is critical to building positive money behaviour, financial capability and resilience when life circumstances change or unexpected events occur.

The project theorised that by providing financial capability training, participants' knowledge and skills in this area would be strengthened and improved. Managing Chang£ provided service users with information, tools and resources to help sustain positive decisions in relation to money. In many instances service users need ongoing access to further information to address money issues, one commented, '*It (money issues) can all get a bit complicated so you do need support. But the training has really helped and feel I know a good bit more than I did.'*

Figure 14 highlights the number of service users who reported 'none' or 'poor' levels of knowledge was reduced between the baseline and three-month follow-up surveys. The number of service users who reported 'poor' or 'no' knowledge of Welfare Reform decreased by 48%, entitlement to benefits by 30% and accessing advice agencies by 28%. These findings are borne out by comments received from Money Champions, staff and service users.

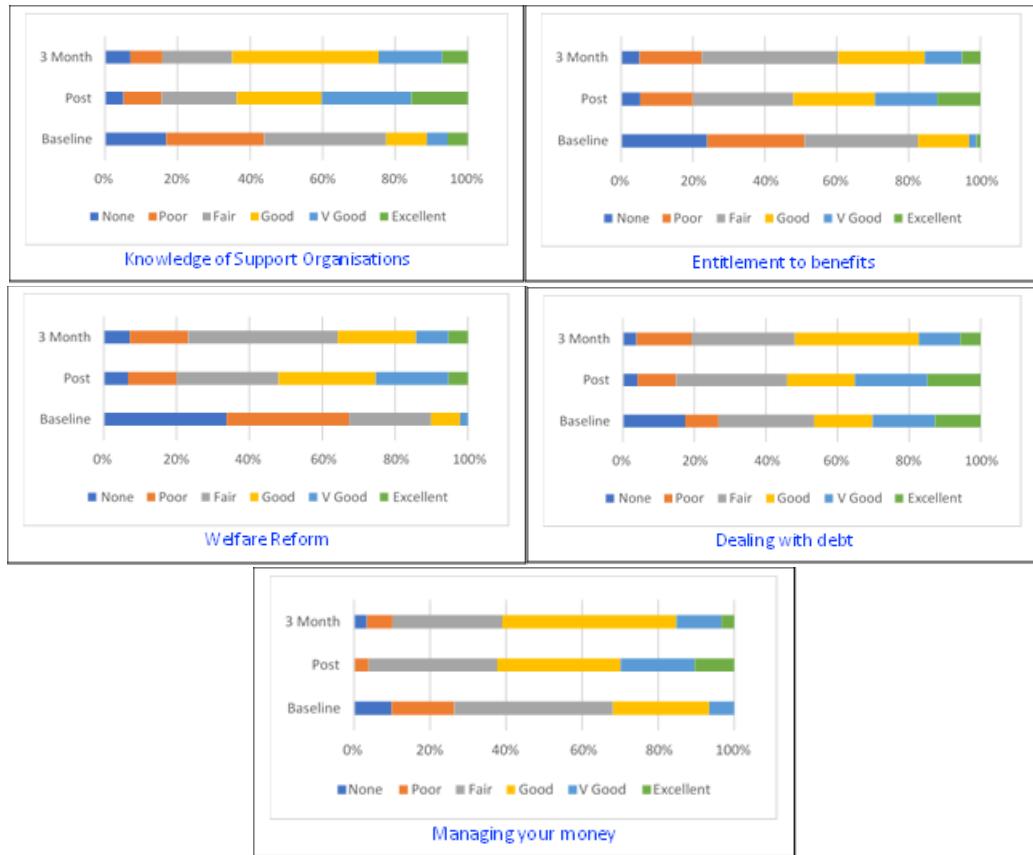


Figure 14: Service Users' Knowledge of Money Issues

The number of service users reporting 'good' or 'very good' knowledge of money issues increased by an average of 28%. This increase is particularly evident in relation to Welfare Reform. At the baseline stage 10% of service users reported at least a 'good' knowledge of Welfare Reform. Following the training 52% of service users described their knowledge of Welfare Reform as at least good. At the three-month follow-up, service users still reported higher levels of knowledge compared to the baseline position, although this had dropped from levels reported immediately after training.

Following the training, service users were more confident in their ability to manage their money and make positive financial decisions. Almost 8 in 10 service users, as shown in Figure 15, reported that their ability to manage their money had got 'a lot' or 'a bit' better. Service users were more aware of the financial decisions that they made on a daily basis.

Prior to Managing Change these decisions were often made with little thought or consideration. As a result of the training, service users were more conscious of the money they spent, how to budget and how to make their money go further. The common view shared across service users was that even little changes can have a significant impact when added up over a month or year.

Money Champions reflected that following involvement service users were more likely to discuss money issues with them or other service users. Many commented that discussing day to day money issues was now common and some schemes had supported service users to plan for events such as Christmas or share information on ways to save money. One Money Champion's scheme, '*ran a Christmas savvy savings group in the lead up to Christmas with budgeting and saving topics*'.

The quotes from discussions held with service users show many have put into practice the learning and resources from the training. Many of these demonstrate practical steps that service users have taken to implement good positive financial behaviours. For example, one service user said, '*I always knew I didn't really keep a close eye on what I spent. But now I'm much better at keeping a check on my outgoings, expenses and even looking over my bank statements which I never did before*'. Another said, '*I'll take a bit more time to compare oil prices before I order. Before I just went with the same company but comparing suppliers, even if you save £10, it means a lot and adds up*'.



Figure 15: Ability to Manage Money

Other service users commented:

'When I go to the shop now it's not just the dearest thing I would go for, I would think a bit more about what to go for and look for a better deal...just take a bit more time on things.'

'I use my receipt wallet all the time....it's great just to keep track of things as it's so easy just to forget what you spend in a day or over a week.'

'I've started putting away 10, 20 and 50p's, and my loose change and saving them up – now I go to the bank and get them changed and its helps pay my oil bill.'

Key Question (4) - Will the intervention impact on indebtedness of service users (e.g. levels of debt, types of debt, debt interventions, use of debt advice services)? If so how?

4 (4) a. Project Outcomes

Borrowing wisely and dealing with debt was a key focus for the training and support provided through Managing Chang£. Managing debt and dealing with debt issues were among the impacts anticipated in the Theory of Change model. It is recognised this is a sensitive issue that will need on-going support from the Money Champion in each scheme.

Although participants were hesitant to openly share their debt issues, it is clear from the survey results, Money Champion focus group comments and project case studies that participants did seek support to address issues of debt and effectively used credit to improve their living circumstances.

There remains however, for some, the question of how to make debt advice accessible for them. For some people with mental health conditions the current support structures of attending advice services, or even attending a mental health support scheme, or interacting with people they are not familiar with remains out of reach. At the baseline stage only 25% of service users had previously received support or advice in relation to debt issues. The majority of service users had never accessed any advice or support.

As a result of Managing Chang£, over 70% of service users felt more confident talking to other people about debt issues at the three-month follow-up. Despite this positive shift, debt and borrowing is something that almost a third of service users will 'never' or 'rarely' talk about. In addition to asking service users about their confidence in speaking to someone about debt issues, the three-month follow-up asked them whether they had actually spoken to someone regarding a debt or borrowing issue. Around two in ten service users had already accessed support in relation to their debts or borrowing. A further 11% and

18% of service users stated that they planned to speak to someone about debt or borrowing issues respectively. The survey did not request a timeframe to be provided so it is not clear if service users intend to access support in the short term or over a longer time period.

Case Study 2: Impact of Managing Change on a Service User's Financial Wellbeing (Debt)

As a staff member with Inspire I completed training to become a Money Champion. A tenant I support approached me about the difficulties he was having in managing his finances and that he was also struggling with debt. We agreed to work on a budget plan to resolve some of his anxiety around managing money. This was implemented and he detailed all his incomings and outgoings for each month. We continued to use his budget plan through the month which worked well. However, he found that impulse buying was an issue.

We met with a local adviser and he got advice about how he could reduce his debts with minimal impact on his benefits and credit rating. The advisor explained a range of options based on his circumstances, including Debt Insolvency. This was processed successfully and he has since managed to follow his budget plan well. He is now saving money from his benefit each month and uses what he has left to bulk buy food for the month, pay his gas and electric in advance and has also bought everything he needs for his flat.

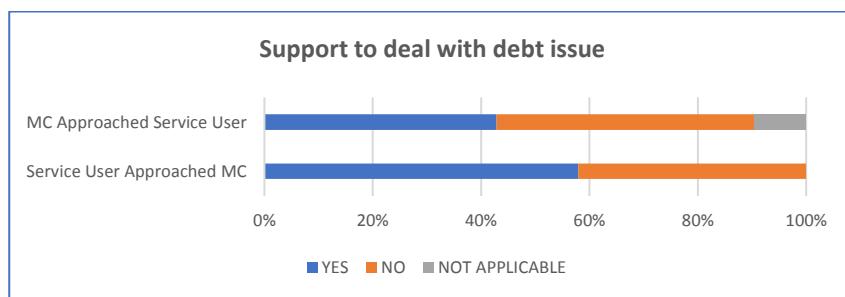
He has managed to buy a new settee for his flat which has been paid off over four months. He states this was a proud moment for him as he had never been able to do this before. He has become more outgoing, confident and has built great relationships since becoming debt free as he stated he has more motivation to be involved in things.

Figure 16: Case Study 2

Interestingly, a high proportion of service users reflected that accessing support in relation to debt or borrowing is something they do not need or is not applicable to them. This is despite the fact that in the baseline survey 56% of service users reported debt issues were causing them medium or high levels of stress and 49% stated that borrowing caused them medium or high levels of stress.

An unexpected outcome of the project was the learning that for some service users their particular mental health conditions meant that they closely controlled their spending as they were worried about overspending or going into debt. While most research in the area of financial capability suggests a link between mental health conditions and debt, it is also the case that some mental health conditions cause people to avoid debt. Whether or not these people are living in more restricted circumstances than their incomes can provide for would require further research.

Money Champions are a key point of contact for service users to address money concerns, including debt and borrowing issues. It is therefore positive, as demonstrated in Figure 17, that almost 60% of service users have approached a Money Champion to specifically talk about a debt issue. In addition, over 40% of Money Champions have proactively approached a service user to discuss issues in relation to debt or borrowing. Through discussion with Money Champions it is clear that support was provided to service users in relation to debt and borrowing.



Money Champion - '*I supported an individual to look at his current budget and to try to minimise the impact of the overspending. With support he phoned Advice NI for debt advice.*'

Figure 17: Money Champion Support in Relation to Debt Issues

Key Question 5 - Will the intervention impact on the day support service and its staff/volunteers (e.g. increased knowledge/skills/confidence of staff/volunteers in signposting/referral/money management; improved service delivery e.g. signposting to debt advice, money management guidance; implementation of referral process to debt advice).

4 (5) a. Project Outcomes

Service users still experience a range of worries in relation to their money situation following Managing ChangE. Almost half of service users continue to express 'a great deal' of worry or 'some worry' about money issues (see Figure 18). This reinforces the need for ongoing support in relation to money management and access to advice organisations.



Figure 18: Level of Worry Regarding Money Situation

'You know that you have somebody [Money Champion] there that you can talk to...and you don't have to make an appointment and they will be there for you.' (Service user)

Money Champions played a critical role in supporting service users to address issues or worries in relation to money, debt or Welfare Reform (see Figure 19). They often acted as the first point of contact and provided initial information or support. Almost 70% of service users felt that continuing to have a Money Champion in their scheme would help them better manage their money in the future. It is clear that Money Champions attract the confidence of service users in terms of addressing money issues or concerns.

The project Theory of Change hypothesised that Money Champions engaged in the project would experience increased confidence in supporting and signposting service users in need of money, debt and benefit advice and that they would improve their financial capability knowledge and skills, including improving their knowledge of the wider advice sector to help service users access appropriate services. As a result of the training provided and ongoing support via Money Champions, service users report (see Fig. 20) feeling much more confident speaking about money issues.

Money Champions reported that they often had to spend time with service users to help them accept that they had money issues and to encourage them to seek further information and support. For example, a Money Champion in a Supported Housing scheme spent a number of weeks trying to encourage a service user to acknowledge they had a poor relationship with money which would impact on them if they were to transition to independent living.

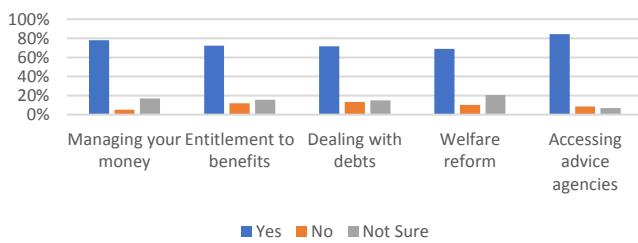
Does having a Money Champion help you manage your money



■ Yes ■ No ■ Maybe

Figure 19: Role of Money Champion

Are you more confident about speaking to other people (Service user)



■ Yes ■ No ■ Not Sure

Figure 20: Confidence Speaking about Key Money Issues

Prior to the training session, Money Champions generally reported a strong knowledge about the support available to help service users with money issues. Almost two thirds reported that they knew what advice services were available if someone had money worries. The majority of Money Champions felt their knowledge was 'good' or 'very good' in terms of money management, Welfare Reform and debt. Within discussions, Money Champions often reflected on previous examples where they had supported service users to access advice organisations. One commented, '*I have faith/trust in advice services because I have signposted service users to them in the past and they gave them very good advice.*'

Recognising when a service user needs support in relation to money issues is a key role of the Money Champion. Money Champions reported a 'fair' or 'good' level of ability to recognise when someone needed support at the outset of the project, but after training this increased on average by over 10% across all money issues examined.

Through observation logs submitted by Money Champions following the training, it is clear they are able to identify when service users may need support and advice in relation to money issues. They often have been proactive in helping people consider the actions which may be appropriate to help address money issues. One noted in their log, '*I advised to not engage with borrowing/lending between residents as there was no guarantee of money being repaid and to keep the residents safe*'.

As a result of the training there has been a positive shift across many of the money issues examined. The number of Money Champions who report feeling 'very confident' to approach service users in relation to money worries has increased from 26% (baseline) to 81% (three-month). For Welfare Reform this has increased by 64% (14% - 78%), access to benefits 56% (20% - 76%) and saving 48% (23% - 71%).

In terms of providing support to service users, it was important for the Money Champion to have access to the right information. The number of Money Champions reporting that they felt it 'very easy' or 'quite easy' to find information to support service users had increased across all issues including: debt, Welfare Reform, benefits and money management. This increase in confidence and knowledge in accessing information and support for Money Champions was key to the success of the project. Money Champions do not need to be experts in money issues, but they must be able to source information, guidance and further support for service users should money issues arise. The evaluation shows that through the training and resources, Money Champions are more confident about being able to access the right type of information and support when required, which in turn has improved the support available to service users.

Key Question 6 - Will the intervention improve awareness of, access to and use of advice services by service users experiencing acute and chronic mental health conditions?

4 (6) a. Project Outcomes

Service users (see Figure 21) report that their confidence to speak to other people in relation to money issues has increased. Discussions with service users reflect that prior to the project they often felt

embarrassed to talk about money issues and did not know who to approach. Managing ChangE has made it a lot easier to talk about money issues and knowing there is a Money Champion available is also reassuring.

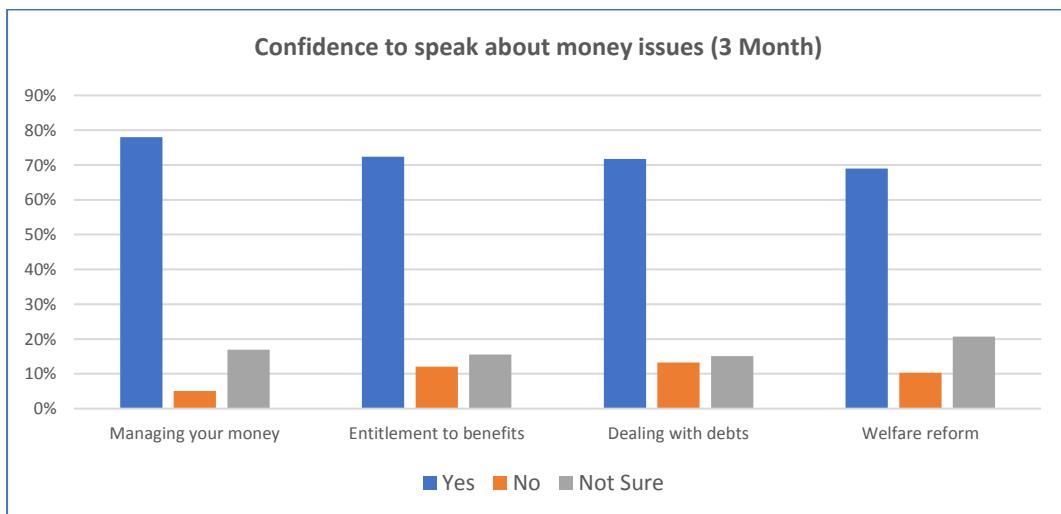


Figure 21: Confidence to Speak about Money Issues

It is important that service users have the information, tools and resources to sustain positive decisions in relation to money. In many instances, service users will require ongoing access to further information to address money issues; otherwise they may fail to engage with support which could have a negative impact on their money situation and mental health.

Data from surveys suggest that participants' awareness of advice services was raised and more intended to access advice support in the future. Project case studies, Money Champion interviews and focus group comments support that project participants did engage with advice services as a result of the project.

Money Champions continue to support individual service users in relation to providing information and help with accessing advice organisations; 90% had signposted service users to advice organisations, 65% had supported them with accessing face to face advice, and 56% had made an advice enquiry on their behalf. This increase reflects the assumption in the project Theory of Change that the project would help increase use of advice services by this client group.

According to Money Champions the key areas of support provided to service users relates to Welfare Reform changes, especially in terms of PIP assessment and payments. This reflects the key anxiety expressed by service users throughout all stages of the 'Managing ChangE' project. However, it is worth noting the support provided also includes wider money management skills such as budgeting, planning ahead and covering essential expenditure. One Money Champion, '*had to provide a lot of support to one service user. She had been so lacking in motivation that she stopped opening her mail, so bills were not being paid on time and her rent went into arrears.*'

Comments from service users highlight that the Money Champion in their scheme is usually the initial source of support and information in relation to money issues. Often this is an informal discussion to understand what further steps or advice may be available. This also explains why service users identify Advice NI, or other advice organisations, as the other key sources of support. With so much concern about the impact of Welfare Reform evidenced amongst Inspire service users it is likely that many will engage with advice services in the coming year as Universal Credit, and navigation from Disability Living Allowance (DLA) to Personal Independence Payment (PIP), continues. The project helped to reduce the number of service users who had low or no knowledge of where to access support and information. Encouragingly, the number of service users indicating knowledge of where to access information had increased to over 80% across all money areas following the training.

Service users now have the knowledge about where to access information and confidence to speak about money issues. It is important to understand whether they actually take proactive steps to access this support. As Figure 22 highlights there has been a general increase in service users accessing support, between the baseline stage and end of training, especially in terms of Welfare Reform, money management and borrowing wisely.

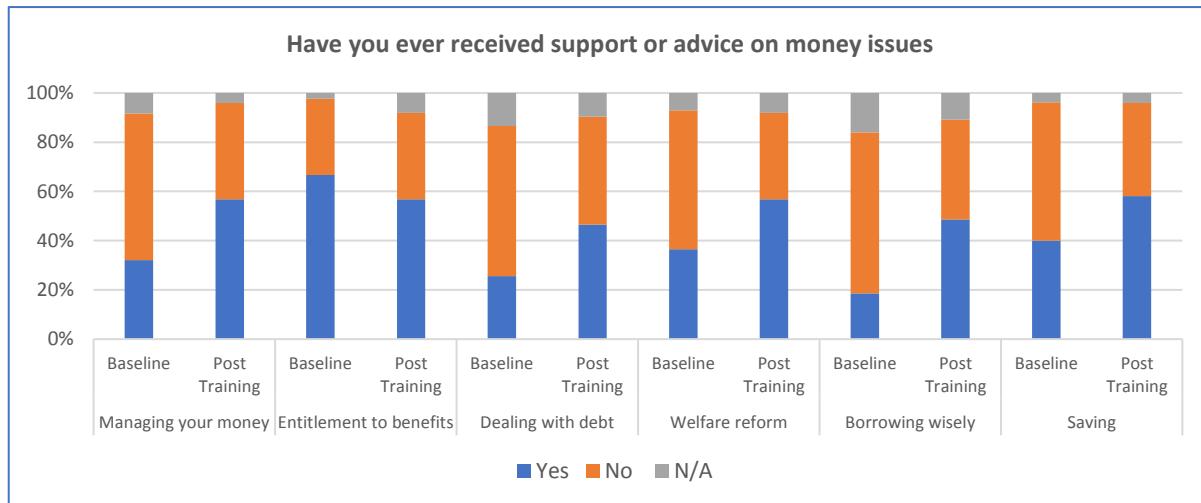


Figure 22: Accessing Support on Money Issues (Baseline and Post Training)

Ensuring that the behaviour of accessing support is sustained in the longer term is a key aspiration of the project. A key challenge in developing the training content was the recognition that many of the issues/topics covered would be important for the service users, but potentially not relevant to every service user depending on their individual current circumstances. Therefore, the training sought to equip them with information on advice and support structures which they could use if further money issues or concerns arose.

For example, debt, borrowing or saving may not have been issues some service users would have concerns about when the training was delivered. This was reflected by service users with 49% stating they '*haven't needed to access support*' in relation to debt. However, across all of the other money areas examined (apart from 'borrowing wisely') the majority of service users indicated that they either have, or plan to, access further support and assistance in relation to those issues.

The evaluation findings report a sustained increase in the number of service users who say it is likely that they will approach an advice organisation to help deal with money worries. This has increased from just over 50% of service users at the baseline stage to over 70% in the three-month follow up, dropping from a high point of 86% immediately post training. It is important to consider approaches which may sustain this higher result over subsequent months.

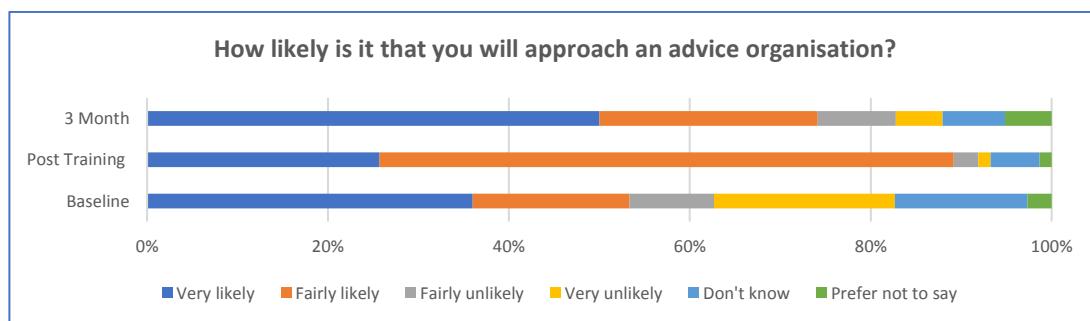


Figure 23: Likelihood to Approach an Advice Organisation

Service users recognise the role advice and support can play in helping them address money concerns. Figure 23 demonstrates following the training 11% more service users 'strongly agree' that they would

make better financial decisions with advice as compared to the baseline survey results. Importantly there is also a 14% reduction from the baseline stage in the number of service users who would feel embarrassed to seek advice about money issues. The training has also ensured that service users are more confident and knowledgeable about where to access support.

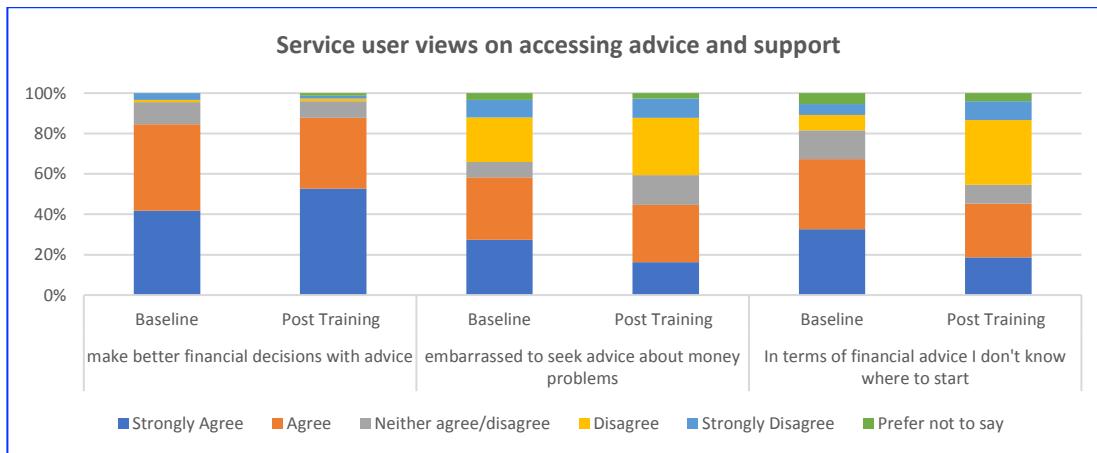


Figure 24: Views of Accessing Support on Money Issues

5. Key Findings: Process Evaluation

5 a. Measuring Impact and Success

It was critical for the Managing Chang£ project to evaluate the effectiveness of the intervention in engaging with staff, volunteers and service users. This includes the training developed along with supporting tools, resources and information provided to all project participants. As part of the evaluation, feedback and views were collected from participants, Money Champions and trainers specifically in relation to training materials, tools, resources and engagement.

An indicator of success for the Managing Chang£ project was to determine if it was structured, developed and delivered effectively. Only with the right approach would service users and Money Champions be supported to address money worries, improve financial behaviours and reduce anxiety. Therefore examining the 'model' and how the project was delivered is critical to informing future work in this area.

Money Champions – View of Managing Chang£ Approach (Training and Resources)

As highlighted in Figure 25 there was extremely positive feedback in relation to the location, delivery, content and length of the training provided with almost 83% of Money Champions rating these as either 'Excellent' or 'Very Good'. This was reinforced by their comments, such as, '*The materials were great. Training was good. There was a real desire to make a difference*'.

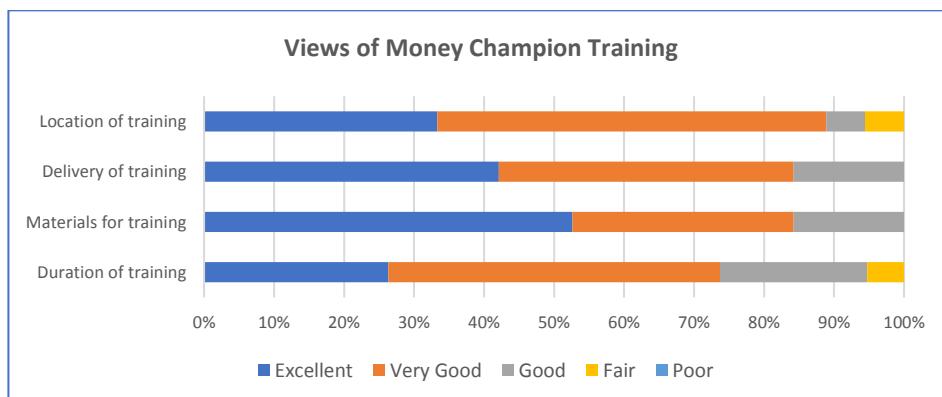


Figure 25: Money Champion Views of Training

Discussions with Inspire Senior Management and scheme Managers reinforced the positive impact the training had on staff. Inspire believe staff Money Champions are now better informed to have discussions with service users in relation to money worries, especially in relation to Welfare Reform. The key benefits for the organisation are the information and links staff now have to signpost service users to additional support and advice. This has reduced the expectation on staff to provide the answers to service users, especially in a complex area like Welfare Reform.

To support Money Champions in this role a range of resources and materials were provided. This included the Managing Chang£ toolkit, budget planners, posters with online resources provided via the website and email newsletter.

The resources were viewed as positive and useful in supporting Money Champions to raise and address money issues or worries with service users. Not all Money Champions used all resources, but where they had used a resource, 100% rated it as ‘Useful’, ‘Very Useful’ or ‘Extremely Useful’. It is clear that the resources helped sustain the impact of the training. Many Money Champions highlighted that they used the information, guides and videos provided (via links) through the Managing Chang£ Newsletter to plan activities and money sessions within their schemes.

Service Users’ View of Managing Chang£ Approach (Training and Resources)

As demonstrated in Figure 26 service users appeared to appreciate and value all the resources provided through the training and in particular ‘access to advice agencies’ and ‘support from the Money Champion’.

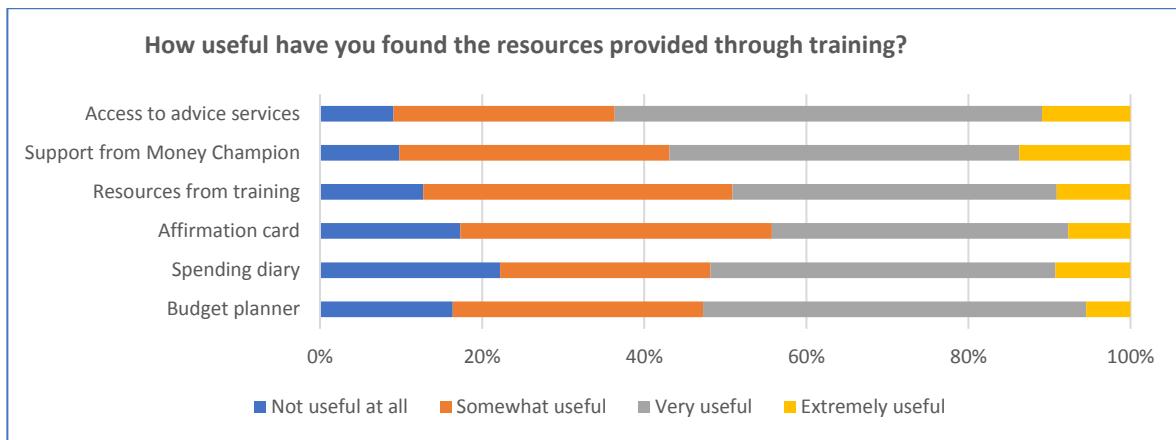


Figure 26: Service Users’ Views of Training Resources

The tutors who delivered the training reflected on the positive nature of the sessions and strong engagement of service users. They reported that many of the topics (e.g. budgeting, shopping around, loans) helped start a conversation amongst service users in terms of their behaviour, what they struggled with and what would help them make better decisions. This participative, informal and engaging approach ensured the training was useful and well received. A comment from the Tutors’ Observation log reflected, *‘Good levels of group engagement, frank discussions about spending and everyone seems to trust each other enough to share valid experiences. The group really enjoyed making their affirmations today.’*

5 b. Managing Chang£ - Learning and Insight

Some Money Champions reported that there was a lot of information for them to take on board within the one training session provided to them by the project. A number suggested including more training sessions for Money Champions and follow up sessions. Project partner Inspire could not provide additional time for staff Money Champions to attend additional training sessions, so the one day model was agreed.

For future interventions it may be preferable to create a Money Champion accreditation. This could be built into the continuing professional development training of support staff working in this field and eventually even linked to the National Occupational Standards for advice and/or mental healthcare support workers. Taking part in assessed training would help Money Champions to better retain learning and help assessors to identify if there are areas of the content that require revision to be better understood by learners.

It is encouraging that the majority of service users had either already used the resources or were planning to do so at the three-month follow-up, indicating that service users continued to make use of the support structures and resources provided during the training. Developing approaches to engage with service users who do not make use of support or resources is an important focus for future work. Helping people take proactive, positive decisions in relation to money, rather than waiting until a crisis point before seeking support, should be a key objective of future work.

In the feedback provided following the training, service users expressed a desire to have ongoing support in relation to money issues and in particular Welfare Reform. Advice NI has provided further support and training sessions in many schemes. Despite this, Welfare Reform continues to be the key anxiety faced by service users and this will likely continue to be the case. As highlighted in service user comments there are still needs to be addressed in relation to Welfare Reform, as one service user commented, '*I would like [the trainer] to come back from time to time to recap as I hadn't a clue about Universal Credit*'.

According to Money Champions, one of the key impacts has been providing service users with an '*opportunity to speak about their worries*' and access further support to address specific money issues. For Money Champions the project has allowed them to '*feel more confident*' in assisting service users to deal with money issues and access information more easily. As one Money Champion put it, they could now approach money issues '*with more confidence which is reassuring for the service user that someone understands and can help*'.

All Money Champions indicated that they intend to continue their role in supporting service users in relation to money issues. It was recommended that an approach to bring together Money Champions to share experiences, insights and best practice would be helpful. One Money Champion's comment reflected this, '*As a Money Champion it may have been better to leave the training with a plan of things to do back at the centre. Even with the best will in the world because things are so busy much of this got placed in the 'good to do' file*'.

5 c. Future Delivery of 'Managing Chang£'

All Money Champions felt that the 'Managing Chang£' project had a 'fair' to 'excellent' impact on service users in terms of developing their skills, confidence and knowledge to deal with money issues (see Figure 27).

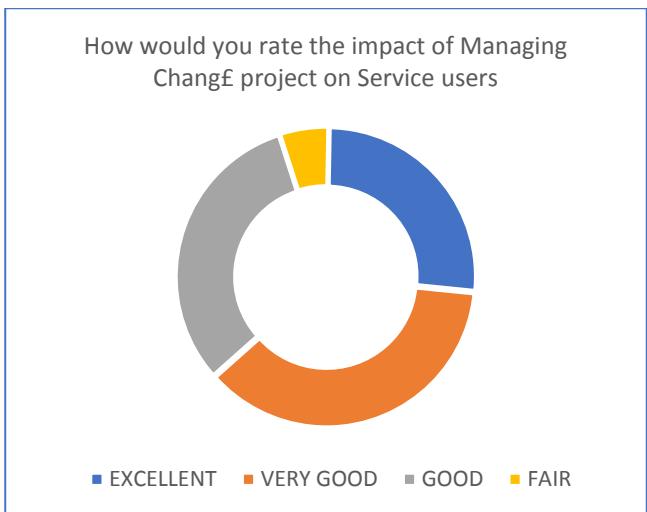


Figure 27 – Impact of ‘Managing Chang£’

It is clear that Money Champions within each scheme play a crucial role in supporting service users to address issues or worries in relation to money, debt or Welfare Reform. They often act as the first point of contact and provide initial information or support. Almost 70% of service users felt that continuing to have a Money Champion in their scheme would help them better manage their money in the future, one commented, *‘Having a Money Champion is really good as you know there is always someone you can talk to about any money worries’*.

For this intervention the majority of Money Champions within schemes were Inspire staff and had a wide range of responsibilities and statutory requirements to meet. For some, it was difficult to undertake the Money Champion role at times due to competing priorities. Inspire, although supportive of the project and focus, reflected that as a sector and organisation they are facing increased budgetary pressures and staff challenges to deliver *‘more with less’*. For future interventions the original model envisaged for the project, of engaging and training specific volunteers to undertake the role of Money Champions, may lead to even better outcomes for service users as Volunteer Money Champions would have only one role to attend to.

This pressure was reflected in some comments from Money Champions who struggled to maintain the initial enthusiasm and motivation following the training within their scheme. This was not due to a lack of interest, but rather work pressures and competing priorities. Some Money Champions reported feeling slightly isolated from the Managing Chang£ project and that they lacked support to run activities, provide support to service users, or learn from other Money Champions’ experiences. Support for Money Champions to network with one another and share ideas and information on the role would likely improve their engagement and retention. One Money Champion commented, *‘the challenge for me was sustaining the momentum of the project so a buddy system or some sort of check in might have helped’*.

More than 60% of Money Champions reflected that they would need further support from Inspire and Advice NI to continue in their role. This was in recognition that they were not experts, but rather facilitators, to encourage service users to access support and information on money issues. They also highlighted the complex nature of issues relating to finance, debt and Welfare Reform which is often changing, therefore updates and information on any changes are needed to ensure they provide the correct information to service users. One commented, *‘there are always changes being made to benefit entitlements and I think it important to update knowledge and learning about this regularly to ensure up to date information is being relayed to service users’*.

Through discussions with Inspire staff, it is clear that people access mental health support services across a range of settings in addition to Community Wellbeing Centres. Some access ‘floating support’ which is provided in their homes, while others are in supported housing. Each of these settings provides a unique challenge in terms of supporting service users in relation to money management support and advice.

‘The big thing to remember is that for the people (service users) who signed up it has been really, really positive. A lot of them are getting information they didn’t know before and a chance to talk things through with the Money Champion which is helping them feel less worried or anxious.’
 (Volunteer Money Champion)

Floating Support is designed to assist individuals with mental health needs to access accommodation, manage their home and develop their ability to live independently in their own community. As part of Managing Chang£ a staff member within the Floating Support team was trained as a Money Champion. Given the specific setting (i.e. in the clients' homes) the Floating Support Money Champion was interviewed to understand the suitability of the 'Managing Chang£' model within this setting.

Case Study 3: Impact of Managing Chang£ in a Floating Support Setting

I feel this training could be more effective if consideration could be given to the increasingly vulnerable people in our service who are not able to leave their homes due to their mental health difficulties. I was able to use my Money Champion training and knowledge working with a client with severe anxiety and agoraphobia. I was able to have conversations with them about Welfare Reform and through this realised that they were in serious debt that they did not recognise. They had never had anyone to explain to them what it meant to be buying things on credit and selecting the minimum payment option. I supported the client to speak with Advice NI and then a Debt Adviser. The client then entered into an IVA. I attempted to deliver the training to them at home, but the format and layout were quite anxiety provoking and hard to follow as they struggled to retain information and became distressed attempting to understand some of the language used.

However, I have been able to support and signpost this client to better money behaviours because of some of the exercises I picked out of the project resources, it prompted the client to make the decision to sell their home as they realised they were not going to be able to struggle on with mortgage repayments in the long term. We were now actively examining and evaluating the best way back to financial stability for this client and their family. They identified that they could take control of this situation before it was taken out of their hands or before their health deteriorated from the strain. I believe the outcome would have been dramatically different if we had not started this journey following the Managing Chang£ project.

Figure 28: Case Study 3

In developing the 'Managing Chang£' model it is important to consider these other settings. According to the Floating Support Money Champion, '*the bare bones of the training*' has been valuable, but that the training could be more effective if consideration was given to vulnerable people within the service who are not able to leave their homes due to their mental health difficulties. Likewise, for service users in supported housing, they may have limited experience budgeting, paying bills or covering everyday expenses. These skills would need to be developed for them to transition to independent living. Further work is required to build a programme of support for people with mental health conditions receiving services across a range of settings.

6. Key Findings: Economic Evaluation

6 a. Project Costs

A limited economic evaluation of the project was carried out by reviewing costs for a variety of elements within the project and working out a cost per participant then comparing this to costs for other types of training interventions delivered by Advice NI.

The budget for Managing Chang£ was £131,852. The highest cost elements for the project were staff and evaluation activities. The project employed a staff trainer to deliver the training to service users and Money Champions and a Project Manager to manage the day to day aspects of the project. An additional overhead cost that related specifically to the evaluation of the project was the cost for the tendering process to

select an external evaluator, to carry out project research activities and draft the final project report. The combined costs for these elements of the project were £92,484, with the remainder of costs spent on training activities and project overheads.

6 b. Cost Comparison to Projects with Similar Outcomes

Advice NI regularly delivers financial capability and other training to groups of professionals and service users from a range of sectors including voluntary, public and private. Courses are usually priced between £600 and £1000. These costs relate to delivery only and vary based on the duration of the training, and whether or not the courses are accredited.

The Managing ChangE project engaged 114 service users and 35 Money Champions in training courses. Based on the average costs for the training elements of the project this averages £409 per participant.

As well as training delivery, this average figure includes the time to develop the two different courses and sets of learning materials, one for service users and one for Money Champions, along with the time to have the content and learning materials quality assured by subject experts within Advice NI. Learning materials included slides, workbooks, activity books, and personalised affirmation cards created for service users to address their individual money management needs. Toolkits for both service users and Money Champions were also created for the project: these were location specific and included a signposting guide for local support services. A generic toolkit was created for the project website that contained signposting resources for all of NI. Five variations of the toolkit were created to support the geographic locations of participating schemes. Due to the additional needs of service users when participating in the training and evaluation activities, two staff were needed to attend many of the training sessions, one to deliver the training and another to provide ongoing support during the session and for completing the evaluation surveys. When viewed in the context of these additional development elements for the training the cost per participant is exceptionally good value.

In addition, the project had a number of free resources provided through the partnership that added additional value to Managing ChangE. These included:

- Time and expertise provided by the project Steering Group to shape the project for participants.
- Time and commitment of Volunteer Champions (in schemes) to implement support for service users and share learning.
- Time and commitment of Inspire staff Money Champions (in schemes) to implement support for service users and share learning.
- Venue provision by Inspire for training, research and Steering Group meetings.
- Use of Advice NI equipment for training/research e.g. iPads
- Use of skills, expertise and knowledge of Advice NI staff outside of the project for supporting and improving the intervention, and supporting the sharing of project learning.

The project plan did not include a detailed value for money evaluation and it would be complex to review costs across different project schemes as locations varied, with some requiring long distances travelled by the trainer to deliver sessions, and costs for catering differing in each individual location.

The cost per participant compares extremely favourably with other financial capability training projects currently being carried out by Advice NI. When full project costs for Managing ChangE are considered, the cost per participant is approximately £885, which is well within the range of other courses of similar duration delivered on a fee for service basis by Advice NI.

For any future interventions, the additional development time required to create bespoke resources for a variety of different service user needs (i.e. supported housing; floating support) may require additional funding resources. If not delivered in partnership, the costs of future projects could also increase in relation

to the loss of the ‘in kind’ resources provided to this project from the partnership support provided by Inspire.

7. Limitations of the Evaluation and Future Evaluation

7 a. Appropriateness of Evaluation Approach

The evaluation of Managing Chang£ attempted to track changes in relation to money management, skills and confidence amongst service users. The challenge faced by the evaluation is that service users’ relationship with money is complex and can often be impacted by their mental health condition.

The outcome (impact) and process based evaluation methodology applied through the pre-intervention, post training and three-month follow up surveys, and focus group discussions, was appropriate for participants. However, the number of service users and Money Champions who completed all stages of the evaluation fell below the numbers required to support more detailed statistical analysis. Despite this the survey findings and focus groups discussions provided a strong insight into the impact of the Managing Chang£ project across all participants.

7 b. Learning and Insight established through Evaluation

Completion of Surveys

At the outset of the evaluation the support that service users required in order to complete evaluation surveys and participate in focus group discussions was underestimated. In the original evaluation plan, it was intended that surveys would be distributed to service users via the Money Champions for completion. In reality, the support needs of service users were much higher and required the evaluation team to attend each centre to complete each stage of the survey programme. In some instances, one-to-one support was required to ensure service users were supported to complete the surveys. In addition, there were a number of cases where the service user felt overwhelmed and unable to continue with their participation. Due to the additional support required it was decided to extend the service user intervention to run over four weeks, rather than three as originally planned, to give more time for completion of the evaluation activities for the project. While the adjustments required for service users to complete the evaluation aspects of the project added substantially to the time allocated to the evaluation, it also enabled further group discussions, one-to-one interviews and case studies. The evaluation team did ensure that all key questions and relevant outcomes were addressed within the surveys, and mapped any further requirements to the focus group questions, to ensure that all evaluation requirements were addressed. An evaluation which engages at multiple times with service users experiencing acute or chronic mental health conditions must be undertaken with due care and sensitivity. It is important appropriate adjustments are made to any evaluation plan in order to support the ongoing involvement of service users.

Involvement of Service users

Managing Chang£ sought to engage with service users aged between 18 to 64 years old (working age) with acute or chronic mental health conditions using day support services. It was anticipated that the majority of service users would be in receipt of benefits and impacted by changes to Welfare Reform.

Ideally, the project, including evaluation, would have focussed solely on the target group. At the outset of the project it was accepted that it would be inappropriate to exclude service users from attending the training on the basis of age. Relationships between service users within each scheme were well established and they were used to collectively participating in activities, events and programmes. Any attempt to ‘split out’ service users who could and could not attend the training would have been counterproductive - indeed staff advised that changes in the group routine could cause unnecessary distress for service users, therefore the evaluation includes the views of service users outside the target age range. Although these

service users are less affected by Welfare Reform, they experience a range of issues and concerns in relation to money and have clearly benefitted from the project. The project was expanded to include service users from supported housing schemes and floating support as Inspire had recruited staff Money Champions from these services.

Engagement of Service users and Volunteers

Overall, 114 service users from across 15 Community Wellbeing Centres registered to participate in the project training sessions. In total, 93 service users actually took part in week one training sessions delivered in their schemes. A total of 44 service users participated in all sessions in their schemes. Managing ChangE recognised that many service users had chronic and acute mental health conditions which impacted on their ability to attend all sessions and, in some cases, complete surveys. The drop off rate reduced the number of service users for which the impact of attending all sessions could be considered.

The original proposal aimed to recruit 12 volunteers and 12 staff Money Champions, but this was not possible due to the small number of existing Inspire Volunteers with the ability and willingness to engage with the project and undertake the level of activity required. A total of 35 Money Champions were trained, 30 staff and 5 Volunteers, and three, rather than the originally planned two, Money Champion training sessions were held to train additional Money Champions due to turnover of staff at Inspire and to involve more Volunteers. For future projects it will be important to examine how volunteers can be involved in supporting service users more effectively, and identify any differences in outcomes between a ‘peer’ based volunteer approach, and one where support is mainly delivered through staff, as Money Champions.

Tracking Impact of Referrals to Advice Organisations

It was a challenge for the ‘Managing ChangE’ project to track and report on outcomes achieved by service users who accessed advice organisations for additional support. It was envisaged Money Champions would refer the service user to appropriate advice services and be able to track, and report on, outcomes e.g. lower levels of debt.

A policy change within Inspire meant that a process of ‘supported self-referral’ was applied. In this approach participants are encouraged to identify appropriate sources of advice and to access these services independently, although usually with support. As a result it was not always possible for the Money Champion or Advice NI to be aware of specific cases and the outcomes achieved. The online observation log approach also led to inconclusive data in relation to referrals and signposting. A more simplistic approach to capturing this would be recommended for future studies.

Money Champions provided a range of examples where service users had been supported in dealing with debt issues. It is evident throughout this project that debt and borrowing remain one of the issues service users appear least likely to raise, discuss or seek support with. In many instances this may be due to the service user not having any debt or borrowings, but this area could benefit from further focus to understand the specific issues people with mental health conditions face in relation to debt.

7 c. Capacity for Future Evaluations

Through the development and delivery of Managing ChangE both Advice NI and Inspire have gained useful insights into managing projects aimed at supporting people with mental health difficulties in relation to money management. There is now a greater level of understanding and capacity across each organisation. The learning developed through this project will ensure future work will focus on engagement, ongoing support and taking a longer term view to support services users across a range of settings to deal with money issues and concerns.

Future evaluations should recognise the challenges in relation to the capacity of service and ensure that appropriate numbers are recruited to allow for an analysis of findings at every stage. Money Champions played an essential role addressing this as they had knowledge and an understanding of the issues each

service user faced. They helped those who felt unable to continue with the training and recognised when a service user started to feel anxious or stressed, and offered support.

7 d. Impact for Future Evaluations

The evaluation engaged with participants over an intensive four-month period. As a result of their involvement with the project, many service users indicated they were going to implement changes to improve their overall management and relationship with money. The follow-up survey with both service users and Money Champions allowed for some assessment of behaviour change. However, this relatively short time period is not long enough to determine if these changes will be sustained in the longer term.

After taking part, many service users had accessed or planned to access further support from advice organisations to help deal with money issues, especially in relation to benefit entitlements and Welfare Reform. It would be useful to follow-up on this over the coming months to understand the sustained impact of the Managing ChangE project.

To increase understanding of the complex relationship between money and mental health a longer (e.g. a year-long) focused research or evaluation programme should be undertaken. It would be important to consider if the training and support provided is sufficient to help address money concerns and pressures service users have throughout the year and at key seasonal times which can often bring an increased pressure to spend (i.e. Christmas or family birthdays).

As highlighted throughout this report Welfare Reform remains the key area of concern for the majority of service users. As the project was delivered before the full impact of Welfare Reform changes are realised, it can only report on the increased knowledge and confidence service users report in terms of how they will deal with this change. It was too early for the evaluation to track if this translates into service users taking proactive steps or accessing additional support to help prepare for Welfare Reform.

8. Implications and Recommendations for Policy and Practice

Managing ChangE supported people with acute and chronic mental health conditions in terms of financial capability and money management through a community-based approach.

8 a. Key Learnings from this project

Delivering this type of activity

The ‘Managing ChangE’ model proved effective in improving service users’ relationships with money and lowering anxiety and stress caused by money concerns. It increased knowledge and awareness of money issues, positive financial behaviours, and use of advice services. All Money Champions felt that the ‘Managing ChangE’ project had made a positive impact in helping service users feel supported to talk about money issues and worries.

It is clear that service users from different settings have different support needs in relation to managing money, and different materials would be more appropriate for meeting different needs. People attending Inspire services represent a broad range of ages, profiles and backgrounds which presented a challenge to delivering this project. The tutors and training materials worked well to accommodate different needs and abilities when delivering the information. However, future activity of this type may benefit from different versions of materials to meet different needs, for example, an easy to read version of materials. This too could be incorporated into a wider toolkit for Money Champions to utilise appropriate resources with individuals. Each setting presents a unique challenge for supporting service users in relation to money management support and advice. Those in supported housing, for example, would not have to manage bills

in the same way as those using day support services, so support materials could be amended to meet these specific circumstances.

Furthermore, those utilising floating support services did not attend the group training sessions, instead receiving one-to-one support from their Support Worker (Money Champion) within their home. It became apparent that not all individuals, even though engaged with Inspire services, were able to access the training sessions due to reasons such as dealing with conditions like agoraphobia. The training materials and toolkit were utilised to support those unable to attend, but a designated training programme for those in this situation would have been beneficial.

In developing the ‘Managing Chang£’ model it is important to ensure it is adaptable to respond to the needs of service users across all these settings, and is inclusive of all settings, to enable all individuals to benefit. Therefore, if working across different groups/settings within a service the training materials, tools and activities available should be available in different formats to meet different needs. It would therefore be beneficial to modify the toolkit and resources to meet these different needs. It would also be interesting to conduct further research into the benefits of the money management intervention specific to each group to ascertain the value/impact across settings.

It became apparent during the intervention that service users were particularly concerned about the impact of Welfare Reform changes on their current and future finances. It also came across in the study as a major contributor to their anxiety. While the focus of this intervention was money management, it may be useful for Welfare Reform to be incorporated into future interventions or to follow on with Welfare Reform or other time specific related causes of anxiety.

Recommendations:

- Extend the intervention to other organisations and settings where people access mental health support services and further locations (e.g. UK wide, Republic of Ireland).
- Extend the reach of the project within Inspire to train all staff working one-to-one with service users.
- Develop and test a specific programme (restructure training/toolkit) for those utilising supported housing services. This would need to include a different resource set for those living in supported housing and those transitioning from supported housing to independent living.
- Develop and test a specific programme (restructure training/toolkit) for those utilising floating support services and/or unable to leave their homes.
- Research the impact of the intervention across the different types of settings.
- Integrate further Welfare Reform training into the existing intervention (e.g. train money champions in Welfare Reform and add further Welfare Reform information to the toolkits/training), or develop a similar intervention for Welfare Reform and test within schemes.
- Restructure the intervention for rollout across other sectors and vulnerable groups.

Working with this client group

There is consensus amongst service users that the ‘Managing Chang£’ project supported their personal development, knowledge, skills and understanding of money issues (and their own personal relationship with money). The training, information, materials and ongoing support from Money Champions has been crucial to ensuring service users implement and sustain positive financial behavioural change. It is evident from the three-month follow up survey that there has been some ‘roll back’ in terms of service users’ confidence and focus on money issues. The additional pressures on people with mental health conditions means that they require regular engagement to reinforce the positive changes they make. How the reduction in sustaining change can be reversed in the longer term is a key challenge to address in order to sustain positive changes. In order to support changes to be sustained it is clear that the support needs to

continue beyond the lifetime of the project. Organisations implementing such a model must be prepared to commit and provide Money Champion support for the long term.

The subtleties of the intervention, (i.e. familiar locations, times and support staff/volunteers), worked well for the target group. Having someone to talk to who is known, trusted and regularly available may be the key to engagement with difficult to reach clients. Therefore, as well as the Money Champion approach, the Volunteer champion approach worked well where it was able to be implemented.

Future initiatives would benefit from developing a better understanding of how to engage, support and involve volunteers as part of the overall ‘Managing Chang£’ model in order to provide ‘peer’ support to service users. A structured approach (volunteer strategy) for volunteer champions could be developed and rolled out across the mental health sector. Whether these volunteers could be recruited specifically for local schemes by the organisations (i.e. Inspire) or whether they would be volunteers recruited by the advice sector to work in the local schemes is an aspect of future interventions that requires consideration and development.

It is clear from the evaluation that some service users of mental health support services would not be able to access advice services due to elements of their condition (e.g. social anxiety, agoraphobia). It is therefore essential that a service is put in place for advice (welfare benefits, debt, etc.) that will meet the needs of this vulnerable group, for example, an advice clinic in a familiar location, or home visits. This must fit with (rather than replace) existing services.

Recommendations:

- Develop project resources (training and toolkit materials) in various formats to meet the differing needs of service users (e.g. easy to read format). Conduct a needs analysis to inform this development.
- Provide follow-up sessions for service users (or train money champions to provide these) to reinforce learning, share experiences, and enable those who miss a session to access the information. This should take an informal ‘coffee morning’ type approach where service users can feed into the content of the sessions based on which aspects are important to those in each scheme.
- Research how positive changes identified by the project can be sustained long term.
- Research how those who are unable to engage with the project could access financial capability information/support, and how those who are not engaged with mental health services could be targeted for support.
- Develop a strategy for engaging and training volunteer money champions across mental health organisations.
- Research strategies for utilising volunteer champions (e.g. responsibility of schemes or a centralised service via the advice sector).

Implementation of an accessible advice service for those unable to attend existing services, e.g. advice clinic within existing mental health services/centres or home visits.

Partnership Working

Managing Chang£ provided an interesting dynamic in terms of partnership working. It brought together two organisations with very different remits to focus on delivering a project to address the financial capability and support needs of people with mental health conditions. Advice NI brought expertise in supporting people in relation to money management skills and capabilities as well as advice services. Inspire had expertise in working directly with mental health service users, many of whom had money issues or concerns. The ‘joining’ of this expertise, and continued communication channels provided through the project steering group mechanism, helped develop the project and ensure it was focused on addressing the

needs of service users. The partnership model utilised for the project was one of a lead partner and support partner with Advice NI leading the project. This approach worked well for piloting the intervention.

During the partnership various challenges arose, such as a delay in the agreed start date of the project by MAS that impacting on project timelines, the rebranding and restructuring of Inspire (formally NIAMH), and significant restructuring requirements for the research and training delivery. Both organisations worked together well to find resolutions to difficulties that arose and to do so within the parameters and resource requirements of the project.

It is clear that a project such as this, with an advice, financial capability, and mental health focus can only be delivered through a partnership-based approach. A partnership-based approach between the advice sector and mental health support services sector will be key to addressing the challenge of rolling the model out more widely, as will be identifying where the resources to expand and embed this approach in current practice can be secured from.

It will be important to test how this initial pilot project can be further developed across the advice and mental health support sectors through engagement with key partners and stakeholders. It is likely that an equal partnership approach would be the most valuable and provide the biggest impact, with both sectors securing funding and taking on responsibility and risk to expand the project in various formats.

Collaborative approaches at the level of policy makers, such as between the Departments for Health and Communities may be the route to support for this sort of joined-up, cross-sector work, but the continued lack of government in NI makes planning for cross-sector work challenging.

Recommendations:

- A partnership between the advice sector and mental health sector to be utilised to roll out the intervention further.
- Either an equal partnership or sector approach to be adopted.
- Funding to be sourced to implement the intervention further.

8 b. Wider Learning from Project

At the outset of the project the evaluation team referred to the MAS Outcomes Framework to support the development of evaluation methodologies, including the survey and focus group questions. The MAS Outcomes Framework is currently developed across a number of key groups (Adults; Children, Young People and Parents; Adults; and Older People in Retirement) and provides a detailed question bank which includes all the outcomes from each framework, with indicators and questions that can be used to measure changes in people's financial capability. It was possible to select a range of questions from across the Outcomes Framework to include within the evaluation however this did present a challenge as many questions were not suitable for people with mental health difficulties. A mental health outcomes framework is required.

In addition, MAS developed a Teachers' Outcomes Framework for those teaching financial capability in schools, yet there is no framework for those working in a financial capability support role (e.g. Money Champions). Therefore, there was no applicable outcomes framework to support measurement of the impact of the project on Money Champions and Volunteer Champions (key question 5). A financial capability support worker outcomes framework is required.

Money Champions were key to the success of the Managing Chang£ project, providing ongoing access to information and support on a day-to-day basis, enabling positive behaviours to be sustained. However, ongoing demands on staff time within the mental health support sector will continue to limit the amount of time staff Money Champions have to engage with service users. The role of the Money Champion would

benefit from being formalised, for example, via accredited training, and built into job descriptions, with time provided by organisations to carry out the role. Alternatively, a designated member of staff could become the Money Champion across an organisation, or volunteers could be used (although this may be a less consistent approach if volunteer turnover is high). Whether or not there is a supervision requirement for Money Champions in this role, especially for Volunteer Money Champions, is also worthy of investigation.

Money Champions highlighted the need to be able to access ongoing support, information and training. The area of money, debt and welfare rights is ever changing so they need support to ensure the information, contacts and resources they are using are up to date. In addition, Money Champions highlighted the benefit which would be gained by sharing their experiences, best practice and lessons from supporting people with mental health conditions in relation to money issues with other Money Champions. Determining how Money Champions can best be supported to share experiences, insight and best practice in supporting people with mental health conditions in relation to money issues is another aspect of the model that would require development for future interventions. Aspects such as a centralised support service including training and networking events would be beneficial.

At a wider, strategic level the experience Advice NI and Inspire have developed through this project could be used to inform future policy and practice aimed at supporting other vulnerable and hard to reach groups in relation to money management, financial capability and Welfare Reform.

Recommendations:

- MAS to develop an Outcomes Framework for people with mental health conditions.
- MAS to develop an Outcomes Framework for people working in a financial capability support role.
- Money Champion role to be formally built into the role of support workers, allowing time to complete duties.
- An accredited training route with CPD opportunities to be developed for Money Champions.
- Ongoing support for Money Champions ideally from a centralised source to provide information, support, training, and networking opportunities across organisations and sectors.
- Build time into future interventions to provide ongoing support to service users and money champions. Research the supervision requirements of Money Champions.

8 c. Sustainability of the project

Inspire has continued with the work of Money Champions within their services since the Managing Change project has concluded. Following the end of the Money Champion training 36 Inspire staff have participated in Advice NI's Money Management training, indicating continued commitment to the project. For future sustainability of the project and rolling the intervention out to further organisations and sectors, additional funding would be required to support the work involved. This model can be developed beyond the numbers involved in the initial pilot so that more service users can benefit across NI. In addition the model could be applied to other sectors and organisations.

9. Sharing and Learning Activity

9 a. Learning and Sharing Plan

Internally at Advice NI, learning from the project will be shared through updates and presentations to the Advice NI Board, Senior Management Team, Policy Team, Training Team and all staff, including front line advice staff, such as those working in the Welfare Reform team. The report will be shared on the Advice NI website and promoted through its 'Money and Debt Advice Specialist Support Portal', its 'Rights for

Seniors' website and its 'Portal for Older People' (POP NI). After the final report is launched, opportunities to present the findings will be sought as part of regularly scheduled 'Ask the Experts' sessions for money and debt advisers. Copies of the final report will also be shared with all Advice NI members and subscribers via our internal Advice Link communications channel and a presentation arranged for the next Advice NI Members' Day. Advice NI has 59 organisational members from the wider independent advice sector so there will be many opportunities to share project learning with members and subscribers through presentations, meetings and other fora.

Through the Advice NI Money Advice Team we will be able to access networks working in the field of financial capability across NI and the UK. Plans are being put in place to present the project findings to the NI Government Advisory Group on Financial Capability and the Money Advice Liaison Group both in NI and nationally. We will seek opportunities to share learning with the NI Financial Capability Forum through MAS, and opportunities will also be sought to share learning with organisations such as the NI Utility Regulator, the Public Health Association's Helplines' Working Group, TV Licensing, and private utility companies SSE and Power NI, to aid in policy development for working with vulnerable groups. Advice NI has responsibility in NI for the Wiser Adviser website and will send out emails about the project learning to all its subscribers, as well as sharing the project learning on Wiser Adviser Extra. The learning will also be made available through the Wiser Adviser websites in the UK and Scotland.

The main learning and sharing activity planned for the project is the final report launch which will take place on 22 May 2018 at the Long Gallery in NI's Parliament Buildings at Stormont. This event is being sponsored by the Chair of Stormont's All-Party Group on Mental Health, M.L.A. Mark H. Durkan, and co-sponsored by other members of the All-Party Group, M.L.A.s Robbie Butler and Alex Maskey. A number of video interviews with project participants are being created to share the learning at the event and afterwards on the Advice NI and the Inspire websites, and eventually on the Financial Capability Portal currently being created. A press release will go out prior to the event and photographs from the event will be circulated to local media afterwards. This will help to highlight how to access the report to interested groups and organisations.

Amongst those invited to attend will be project participants, service users, volunteers and Inspire staff and senior managers; Advice NI Board members and senior managers; representatives of MAS; senior staff of Advice NI member organisations and the wider independent advice sector; service commissioners from the Health and Social Care Boards; service commissioners from the Department for Communities; academics and professionals working in the health and social care sector; representatives from voluntary sector organisations in the mental health support sector; M.L.A.S and M.P.s. A printed version of the report will be shared at this event.

In addition to the launch event, a presentation of the project findings will be delivered to interested organisations, by request, at a range of events throughout the financial capability and advice sectors, and to the wider mental health support community through other voluntary sector providers, such as Mind Wise, that has a money advice helpline for people with mental health problems in NI. To date, a presentation of the project's preliminary findings was made to MAS CEO Charles Counsel and MAS Northern Ireland Manager Janine Maher on 19 January, 2018, and another was made to the Money Advice Trust Partnership Board meeting in Belfast on 17 April, 2018.

9 b. Impact of Learning and Sharing Activities

From the time of its development, and throughout the project's delivery, Advice NI's Board and Senior Management Team have been updated on emerging findings in order to inform the organisation's strategic planning, shape opportunities to build new projects, and inform other work with similar client groups. Already the Money Champion model is being discussed with commissioners at the Department for Communities as a model for sharing financial capability skills with vulnerable clients who engage with a variety of services throughout the public and voluntary sectors.

By sharing the learning from this project widely with policy influencers and project commissioners, there is an opportunity to shape the way financial capability knowledge and skills are shared with people experiencing mental ill health in NI and beyond. Both Advice NI and Inspire regularly share good practice and learning with networks across NI, the ROI and the UK and the Managing Change model has the potential to shape practice across the work of many service providers in the public and voluntary sectors, in mental health services, advice services and across a range of other sectors in NI, Ireland and the UK.

NI is currently experiencing the impact of Welfare Reform, and the most vulnerable are in need of advice and support to help them navigate the coming changes. The model developed through this project shows real potential to create positive lasting changes to the financial outcomes for hard to reach groups. It is also a blueprint for a way to share expertise between the advice and mental health support sectors to achieve better outcomes in the lives of people most severely impacted by poor financial circumstances, with the least capacity to manage by themselves.

Ways to continue to collaborate with project partners, Inspire, are being investigated, and the final report will provide a basis on which new partnership projects can be shaped and pursued. Closer working between Inspire Mental Health and Advice NI is already evident in the number of Inspire staff who have attended Universal Credit Awareness and Money Management training being provided by Advice NI since the outset of the project. Inspire staff continue to contact Advice NI to access support for service users and to access up to date information about Welfare Reform. These increasing connections could lead to further opportunities to collaborate. Advice NI has supported Inspire in relation to up to date information, and specialist knowledge and resources. Inspire can continue to support referrals to advice services for its vulnerable clients, and to share its knowledge of how best to engage with clients experiencing mental health problems with those working in the wider advice sector.

The final project report will help to shape policy within Advice NI and Inspire, and give both organisations evidence to support applications for further resources to develop support with financial capability for this disadvantaged group. For the Advice NI Training team the learning from this project will inform the development of future training and resources for working with a range of vulnerable and difficult to reach client groups.

Sources of funding to build future projects around the delivery model tested and shaped in the pilot will be actively sought in the year ahead. Advice NI has recently submitted a proposal to MAS for a Specialist Money and Debt Advice service throughout NI. Based around the learning from the Managing Change project, the proposal seeks funds to help advisers work with particularly vulnerable and hard to reach communities. If successful, the project will provide a money and debt advice service that is tailored to meet the needs of people who are unable to access main stream services. This service has been designed to complement existing provision in this area currently being provided through the independent advice sector.

Access to learning from this project will enable Advice NI members, and the wider independent advice network in NI and beyond, to develop similar projects using the project model, and new regional and local partnerships may emerge based on the learning from this project. It is hoped that this pilot will bring about new ways of engaging with people with mental ill health around financial capability to improve the long term financial wellbeing of this disadvantaged, and difficult to reach, group of people.

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Appendix 1 – Research Questions Mapped to MAS/FinCap Financial Outcomes

Evaluation Method & Target Participant	Proposed Number of Participants	Actual Number of Responses	Purpose	Key Question & Type of Evaluation Approach to Inform	Measure of MAS Outcomes Framework Outcome	Measure of Theory of Change Outcome
Service users Pre-Intervention Baseline Survey	100	93*	Establish a baseline (pre-intervention) of Service Users money management skills, knowledge, wellbeing, behaviours, attitudes, awareness, confidence and financial wellbeing.	KQ: 1, 2, 3, 4, 6 Evaluation: Outcome/ Impact/ Process	Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Service Users and Advice Centres.
Service users Post Training Survey	100	74	Establish any immediate change post intervention to Service Users money management skills, knowledge, wellbeing, behaviours, attitudes, awareness, confidence and financial wellbeing.	KQ: 1, 2, 3, 4, 6 Evaluation: Outcome/ Impact/ Process	Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Service Users and Advice Centres.
Service users 3 Month Follow-Up Survey	100	60	Establish whether (any) change has been sustained post intervention (3 months later) to Service Users money management skills, knowledge, wellbeing, behaviours, attitudes, awareness, confidence and financial wellbeing.	KQ: 1, 2, 3, 4, 6 Evaluation: Outcome/ Impact/ Process	Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Service Users and Advice Centres.
Service user 1-2-1 Semi Structured Interview	16	18 (Informal 1-2-1 at 3-mth Follow up in schemes)	To draw out aspects covered in surveys such as impacts, outcomes, improvements and model. Gain insight into service users' experience of the intervention.	KQ: 1, 2, 3, 4, 6 Evaluation: Outcome/ Impact	Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Service Users and Advice Centres.
Service user Group Discussion	0	3	To draw out aspects covered in surveys such as impacts, outcomes, improvements of the intervention and model.	KQ: 1, 2, 3, 4, 6 Evaluation: Outcome/ Impact	Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Service Users and Advice Centres.
Service user Case Studies	4	4	To focus on key outcomes/impacts of the intervention.	KQ: 1, 2, 3, 4, 6 Evaluation: Outcome/ Impact	Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Service Users and Advice Centres.
Money Champion / Volunteer Champion Pre-Intervention Baseline Survey	12	35	Establish a baseline prior to intervention of Money Champion/Volunteer Champion knowledge of money management, application of money management with service users, confidence in supporting service users with money management, awareness of advice services and referral of service users to advice services.	KQ: 1, 2, 3, 4, 5, 6 Evaluation: Outcome/ Impact/ Process	Support Service User to: Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Support Workers (Money Champions) and volunteers (Volunteer Champions), Service Users, and Advice Centres.
Money Champion/Volunteer Champion Post Training Survey	12	24	Establish any immediate change post training to Money Champions knowledge of money management, application of money management with service users, confidence in supporting service users with money management, awareness of advice services and referral of service users	KQ: 1, 2, 3, 4, 5, 6 Evaluation: Outcome/ Impact/ Process	Support Service User to: Manage your money well day to day Planning for life events Use of credit/debt	Outcomes/Impacts for Inspire Wellbeing Centre Support Workers (Money Champions) and volunteers (Volunteer Champions), Service Users, and

			to advice services.		Advice/Guidance	Advice Centres.
(Advice NI) Money Champion Training Evaluation	0	31	To identify the effectiveness of the training materials and delivery to inform modifications and improvements. (Advice NI internal training evaluation form used for all training courses)	Evaluation: Process/Impact	N/A (Process Evaluation)	N/A (Process Evaluation)
Money Champion/Volunteer Champion 3 Month Follow-Up Survey	12	21	Establish whether (any) change has been sustained for Money Champions in relation to knowledge of money management, application of money management with service users, confidence in supporting service users with money management, awareness of advice services and referral of service users to advice services.	KQ: 1, 2, 3, 4, 5, 6 Evaluation: Outcome/ Impact/ Process	Support Service User to: Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Support Workers (Money Champions) and volunteers (Volunteer Champions), Service Users, and Advice Centres.
Money Champion 1-2-1 Interviews	10% - 20% Money Champions/ Volunteer Champions	10	To draw out aspects covered in surveys such as impacts, outcomes, improvements of the intervention and model (including lessons for future delivery).	KQ: 1, 2, 3, 4, 5, 6 Evaluation: Outcome/ Impact/ Process	Support Service User to: Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Support Workers (Money Champions) and volunteers (Volunteer Champions), Service Users, and Advice Centres.
Money Champion Focus Group/ Volunteer Champion Focus Discussion	16	8 Money Champion 3 Volunteer Champion	To draw out aspects covered in surveys such as impacts, outcomes, improvements of the intervention and model (including lessons for future delivery).	KQ: 1, 2, 3, 4, 5, 6 Evaluation: Outcome/ Impact/ Process	Support Service User to: Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Support Workers (Money Champions) and volunteers (Volunteer Champions), Service Users, and Advice Centres.
1-2-1 Interview with Inspire Service Manager	0	1	To understand impact and benefit from organisational viewpoint including lessons and recommendations for future delivery.	Evaluation: Process	N/A (Process Evaluation)	N/A (Process Evaluation)
Money Champion Observation log	100% Money Champions to Complete	21 Observations submitted (across 10 Money Champions)	To track the day to day experiences and reflections of Money Champions involved with the project.	KQ: 1, 2, 3, 4, 5, 6 Evaluation: Outcome/ Impact	Support Service User to: Manage your money well day to day Planning for life events Use of credit/debt Advice/Guidance	Outcomes/Impacts for Inspire Wellbeing Centre Support Workers (Money Champions) and volunteers (Volunteer Champions), Service Users, and Advice Centres.
Tutor Observation Log	3	33 Observations submitted (across 3 Project staff)	To record any challenges/improvements with the training design/materials/delivery, and any unexpected impacts/outcomes that came to the fore during training.	Evaluation: Process	N/A (Process Evaluation)	N/A (Process Evaluation)

Appendix 2 – Evaluation Methodology and Link to MAS/FinCap Outcomes Framework

Key to Abbreviations and Terms used in Table

MAS Outcomes Framework:

- Manage your money well day to day (this includes setting and sticking to a budget; keeping track of income and expenditure; maximising income; paying bills in full and on time; and shopping around for the best deals).
- Planning for life events (this includes building resilience and working towards goals).
- Use of credit/debt (this relates to those in (or on the brink of) problem debt. Behaviours relating to this do include seeking help and advice and taking steps to reduce their debt).
- Advice/Guidance (this includes awareness of where to access advice and support on money management, debt and improving financial behaviours).

FinCap Outcomes Framework:

- Mindset (e.g. financial confidence, savings mindset, spending mindset, attitudes & motivations)
- Ability (e.g. financial numeracy, financial knowledge and understanding)
- FinCap Behaviours (e.g. managing money well day to day, preparing for life events)
- Financial Wellbeing (e.g. current wellbeing, longer term financial security)
- Other Outcomes Achieved (e.g. Not aligned to the MAS Outcomes Framework)

Key Research Question (Sub Questions)	Link to MAS Outcomes Framework	Link to FinCap Outcomes Framework
1. Will the intervention impact on service user mental wellbeing (e.g. confidence, anxiety levels, self-esteem)? If so how?	<ul style="list-style-type: none"> • Manage your money well day to day • Planning for life events. • Use of credit/debt • Advice/Guidance 	<ul style="list-style-type: none"> • Mindset
2. Will the intervention lead to changes in money management behaviours of service users (e.g. changes to money management behaviours such as use of budgeting tools, changes to spending behaviours such as reduced non-essential expenditure, changes to borrowing such as move away from payday loans)? If so what?	<ul style="list-style-type: none"> • Manage your money well day to day • Planning for life events. • Use of credit/debt • Advice/Guidance 	<ul style="list-style-type: none"> • Financial Wellbeing • FinCap Behaviours • Ability
3. Will the intervention improve money management knowledge and skills of service users (e.g. understanding of budgeting, borrowing, saving, utilising money management tools (on-line and paper based tools); understanding their money personality and the impacts of this). If so how?	<ul style="list-style-type: none"> • Manage your money well day to day • Planning for life events. • Use of credit/debt • Advice/Guidance 	<ul style="list-style-type: none"> • Ability • Mindset • Financial Wellbeing
4. Will the intervention impact on indebtedness of service users (e.g. levels of debt, types of debt, debt interventions, use of debt advice services)? If so how?	<ul style="list-style-type: none"> • Manage your money well day to day • Planning for life events. • Use of credit/debt • Advice/Guidance 	<ul style="list-style-type: none"> • Financial Wellbeing • FinCap Behaviours
5. Will the intervention impact on the day support service and its staff/volunteers (e.g. increased knowledge/skills/confidence of staff/volunteers in signposting/referral/money management; improved service delivery e.g. signposting to debt advice, money management guidance; implementation of referral process to debt advice). If so, how?	<p>Support Service Users to:</p> <ul style="list-style-type: none"> • Manage their money well day to day • Planning for life events. • Use of credit/debt • Advice/Guidance <p>NOTE: No MAS Outcomes Framework specific to Money Champions (Money Mentors)</p> <p>Money Champions may benefit themselves in relation to the outcomes framework</p>	<p>Support Service Users with:</p> <ul style="list-style-type: none"> • Mindset • Ability • FinCap Behaviours • Financial Wellbeing • Other (e.g. Money Champion knowledge, skills, confidence, ability) <p>NOTE: No FinCap Outcomes Framework specific to Money Champions (Money Mentors).</p> <p>Money Champions may benefit themselves in relation to the FinCap outcomes framework.</p>
6. Will the intervention improve awareness of, access to and use of advice services by day centre service users experiencing acute and chronic mental health conditions? If so how?	<ul style="list-style-type: none"> • Manage your money well day to day. • Planning for life events. • Use of credit/debt • Advice/Guidance 	<ul style="list-style-type: none"> • Mindset • Ability • Financial Wellbeing

Appendix 3 – Changes to Project Delivery

Evaluation /Delivery Specification Area of change	Proposed Delivery as per approved evaluation plan	Actual Delivery	Rationale for change
Host Organisation Rebrand & Restructure	Project delivery partner was NIAMH (N.I. association for Mental Health) to deliver the intervention in their 'Beacon Centres'.	NIAMH rebranded to Inspire Mental Health and 'Beacon Centres' rebranded to 'Community Wellbeing Services'.	<p>NIAMH rebranded to Inspire following expansion of their services into the Republic of Ireland. The restructuring of the organisation resulted in the renaming of "Beacon centres" and merging of some services that were external to "Beacon Centres" into "Community Wellbeing services" (commonly referred to as 'schemes').</p> <p>This provided an opportunity for the project to engage across all Inspire "Community Wellbeing Services" including Community Wellbeing Centres, supported housing and floating support services.</p> <p>Under the new brand, there was also a shift in the organisational ethos reflective of current developments in approaches to Mental Health Care toward practices that encourage empowerment (e.g. supported self-referral) rather than reinforcing a need for support.</p>
Project Name	Mind your Finances	Managing Change	<p>Initial engagement with service users indicated that the use of 'Mind' was unpopular for reasons of over use in the mental health field and view that it carried negative connotations.</p> <p>Working with a group of service users, the project team facilitated a workshop to re-name the project. A group of service users named the project and instructed the branding design process.</p>
Intervention Design – Referral Process	Referrals Process – A formal process of referral to refer service users to appropriate advice services with referral partners and records maintained.	Supported self-referrals. Participants are supported to identify appropriate sources of advice and encouraged to access these services independently (with support). No formal referral process, referral partners or records maintained.	<p>The original proposal specified a referrals process as part of the intervention. However, Inspire advised that they no longer support referrals processes but rather aim to support people access the necessary advice. This is in keeping with the organisations new brand ethos reflecting a 'modern' approach in Mental Health support and a focus on empowering people.</p> <p>The Theory of Change and evaluation plan were amended to reflect the change to a 'Supported Self-referral' process. Training materials were developed to assist Money Champions with signposting service users and supporting services users to access advice services themselves rather than training in formal referral processes or developing referral partners.</p>
Training Session Delivery Structure and Cycles	The Delivery of three training sessions (of 2-hour length) to service users attending Inspire Community Wellbeing Centres. 10 cycles of 3 consecutive weekly sessions (total of 30 sessions).	Delivery of 4 sessions 2-3 hours in length, to accommodate additional time for evaluation as required by individual participant groups. 8 cycles of 4 consecutive weekly sessions (total of 32 sessions).	<p>Following the initial pilot programme of training, feedback from staff and participants indicated that more time was necessary to allow service users to complete both the training and evaluation requirements of the project.</p> <p>It was evident that a significant number of participants needed support to complete the surveys and that 3 sessions would not provide adequate time to meet these additional needs. It was not possible to extend sessions in length by too long a time frame as some participants have difficulty maintaining concentration for prolonged periods due to the nature of their illness or medication.</p> <p>It was agreed to increase the intervention to four sessions, slightly longer in length (depending on the needs of the group). However, in order to accommodate this within the budget and timeframe of the project, the overall number of session cycles was cut from 10 to 8. However, the target number of 100 Service Users participating in the project was maintained.</p>
Intervention Participants	Delivery of training to service users within Inspire Community Wellbeing Centres (day centres formerly known as Beacon Centres).	Delivery of training to services users of all Inspire Community Wellbeing Services (including supported housing and floating support).	The project reach extended to service users in Supported Housing schemes (i.e. residential setting) and those living in their own home but supported through 'Floating Support'. The inclusion of these wider groups provided an opportunity to understand the needs of people with mental health issues across a wider range of settings.

Profile of Participants: Support Workers and Volunteer Champions	The project sought to engage 12 Inspire staff (Support workers) and 12 volunteers who would undertake the role of 'Money Champion' following training.	The project engaged 30 Inspire staff (Support Workers) and 5 Volunteer Champions.	<p>Numbers of staff participating exceeded the target numbers. 63% of those who participated remained engaged throughout the course of project (n=21). The 27% drop off rate can be attributed to organisational change and staff leaving the organisation during the course of the project.</p> <p>The original proposal to recruit 12 volunteers was based on the assumption that a cohort of suitable volunteers existed within the Community wellbeing Services the project sought to target. In reality, there were only a small number of existing volunteers that were suited to engage with the project in terms of their ability and willingness to undertake the level of activity required.</p> <p>Despite considerable efforts to encourage additional volunteers to become involved, including engaging with the Volunteer Coordinator at Inspire, Community Wellbeing Managers and other Staff, the target of recruiting 12 Volunteers to the project was not reached. Of the 5 volunteers who participated in the training, 3 remained engaged throughout the project.</p>
Profile of Participants: Service Users	The target age for the service users participating in the intervention was those of working age (16 – 64).	Participation in the service user training was open to all service users (regardless of age) attending a host scheme, some of whom were over 65, falling outside of the target age range.	<p>It was accepted that that it would be inappropriate to exclude service users on the basis of age as the groups using the Centres were well established. Staff advised that changes in the group routine could cause unnecessary distress.</p> <p>The vast majority of people who participated did fall within the target age group. While those over 65, were invited to complete the evaluation surveys (to avoid any distress at being treated differently), this data was held separately from that of the target group.</p>
Reasonable Adjustments for Evaluation Completion	<p>Evaluation surveys could be completed by service users with support (reasonable adjustment) requirements in a small number of cases.</p> <p>These would be administered through the Money Champion in each scheme</p>	<p>Service users completed surveys following each stage of the training but required additional and at times one to one support.</p> <p>The evaluation team and project coordinator attended all baseline, post training and 3 Month follow up sessions to ensure service users were supported to complete surveys.</p>	<p>In the original evaluation plan it was envisaged surveys would be distributed to service users via the Money Champion for completion and return at each stage of the intervention.</p> <p>However at the pilot phase it was recognised that many service users required additional (and often one-to-one) support to complete the surveys. Therefore the project and evaluation team attended each scheme when surveys were to be completed to provide additional assistance to complete surveys. Support was also provided by individuals Support Workers and the Money Champions within the schemes.</p> <p>The needs of service users in relation to aspects such as impact of medication, focus, concentration and processing difficulties were underestimated and substantial reasonable adjustments were required in the form of additional time and group/one-to-one support to address this.</p> <p>The additional support requirements impacted on the structure of session cycles (see above), and on staff and evaluator time and resources, yet was essential to enable the research elements of the project to be conducted.</p>